

The NATIONAL UNDERWRITER

What Country is this?



ANY student of geography and several million servicemen could tell Miss Kangaroo that it is Australia. Many of them could also tell her that there are some 7,225,000 people living in the "land down under".

There were over 9,800,000 *civilian casualties* in the United States in 1944 . . . 2,575,000 more people injured than the entire population of Australia!

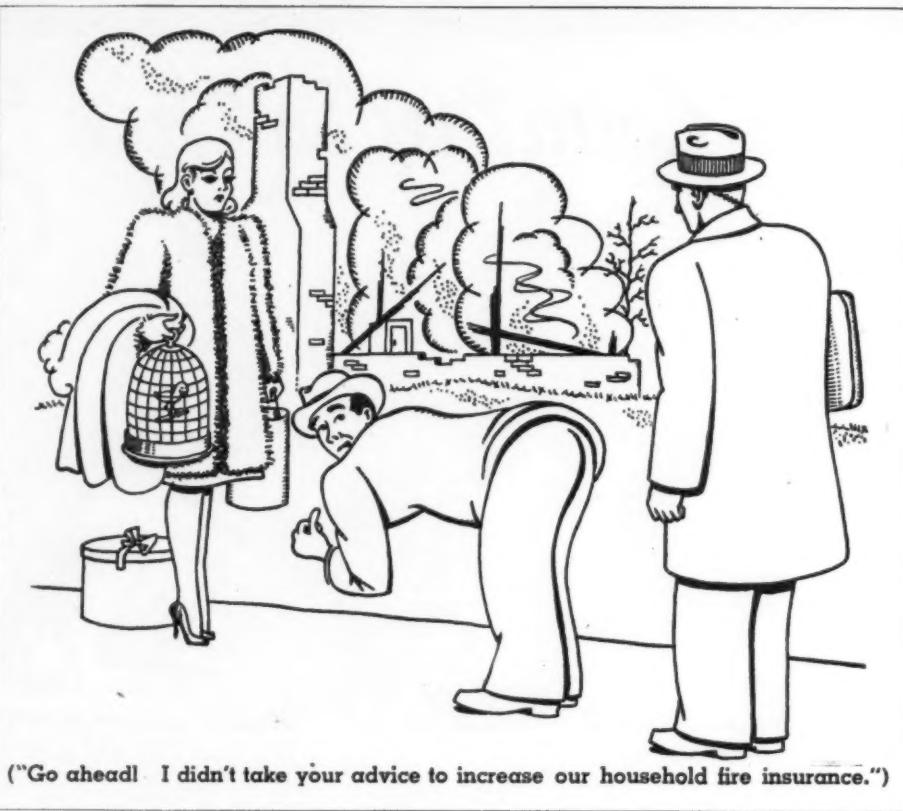
Many accidents can be prevented, that you all know, but no matter how careful a person is he cannot judge the other fellow's actions. The United States will have millions of accidents this year and next. And accidents can be expensive . . . unless a man is properly insured they can eat up his savings and earning power.

The Travelers through its many years of experience in Accident insurance has developed the best kinds of policies to fit the needs of the individual.

THE TRAVELERS INSURANCE COMPANY
HARTFORD, CONNECTICUT

THURSDAY, SEPTEMBER 5, 1946

FEW POLICYHOLDERS WILL TAKE THIS POSITION — AFTER A LOSS



("Go ahead! I didn't take your advice to increase our household fire insurance.")

Most policyholders instead, would probably take a really up-standing position in the matter and vociferously demand "more" and try to place the blame on the agent or someone else. It is an unusual "good sport" indeed who, finding himself under-insured, would acknowledge his fault and personal responsibility. For confirmation, ask any loss adjuster!

The only prudent course an agent can pursue to protect himself in the light of future losses, is to tell his policyholders now about today's increased values and the urgent need for adequate insurance. He should really put himself on record with his policyholders in that respect. Ask our Advertising Department for ways and means of so doing.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY LIMITED
THE PENNSYLVANIA FIRE INSURANCE COMPANY
THE COMMONWEALTH INSURANCE COMPANY OF NEW YORK
THE MERCANTILE INSURANCE COMPANY OF AMERICA
THE HOMELAND INSURANCE COMPANY OF AMERICA

150 WILLIAM STREET, NEW YORK 8, N. Y.

New York : Philadelphia : Boston : Detroit : Chicago : San Francisco

Minnesota Assn. Refuses to Support Model Rating Bills

Criticize Omission of
Agents' Position, Say
New Laws Uncalled For

NEW OFFICERS ELECTED
President—George A. Thompson,
Minneapolis.

Chairman Executive Committee—
George V. Fevig, Moorhead.

Secretary-treasurer—George W.
Blomgren, Minneapolis.

Executive committee—Al Johnson,
Hutchinson; Frederick Degen, Far-
bault; William Knudsen, Hibbing.

HIBBING, MINN.—Opposition to
the model insurance rating bills when
they come up for consideration by the
Minnesota legislature is presaged by de-
velopments at the annual convention of
the Minnesota Assn. of Insurance
Agents just concluded here.

After Commissioner Newell R.
Johnson had presented a detailed
explanation of the model casualty and
surety bill and announced that he
will introduce that and the fire bill at
the forthcoming Minnesota session,

A. M. Harris, chairman of the legislative committee,
gave a report for that committee which
was decidedly critical of the bills.

Mr. Harris said that the Department
of Justice has already declared that Minnesota
is one of the five states that in
their opinion is now properly regulated.
He recommended that no more laws
regulating insurance are needed.

Left Agents Out

He characterized the bills as a result
of the confusion and pandemonium arising
from the S.E.U.A. decision, and
noted that the agent's position was left
out entirely.

The model bill has been approved by
most company leaders, he said, and in
doing so they have thrown in the towel
for free enterprise. The model bills in
effect give the commissioners powers of
supervision and control they have never had before, and Mr. Harris declared that
no other business has been so vociferous in
condemning federal control and yet has been so weak and ineffective in
opposing these regulations as they came upon them.

He questioned whether the public is
anxious to have cooperative action among
companies, including price fixing on a state level as interpreted as permissible by the commissioner's committee. This is reading into the mind of Congress or the Department of Justice that they will countenance extinction of competition, he said.

Johnson Disagrees

In his talk on the bills, Commissioner
Johnson took issue with those who claim
the bills provide for maximum regulation.
He said some states, notably Texas, now regulate insurance more

West Coast Is Only Bright Spot in E. C. Picture

About the only place in the country this year where the experience on extended coverage is much good is the west coast. In the other areas, including New England and the southeast, the weather and widespread holding of such protection have combined to make the first six months very unprofitable.

For the first six months of 1945 the loss ratio was around 40 but at the end of six months in 1946 it was approximately 50 for most companies. At the end of the first three months of this year it was around one-third. The big jump was in the second quarter. This is rather common experience because of the increased wind and hail during the second quarter. In 1945 the figures were around 20% for the first quarter and over 40% for the first six months.

strictly than do the proposed bills. He also defied anyone to prove that the bills regulate commissions of agents. He said the National association has approved the bills. He urged the Minnesota association to get behind the bills when introduced in the legislature.

Several questions were put to Commissioner Johnson from the floor, the provisions of the bill covering the expense factor and margin of profits getting particular attention and he reiterated that there was no intention in the bills to include agents' commissions in determining profits.

A resolution adopted at the closing session commended Commissioner Johnson for his representation of the public interest. Members were urged to be alert in legislative matters and to give the legislative committee full cooperation preparatory to the 1947 session.

This is as far as the association went in regard to the model bills.

George A. Thompson of the Lewis-Thompson agency, Minneapolis, was elected president, succeeding William Knudsen of Hibbing. Mr. Knudsen becomes a member of the executive committee. George W. Blomgren, Minneapolis, was reelected executive secretary.

Establishment of a permanent insurance course at the University of Minnesota was urged by President Knudsen in his report.

He also stressed the importance of building up membership. Due to inflationary values, he said, agents have been able to sell more insurance to an equivalent number of policyholders. Premium collections have been correspondingly easier. This should be an opportune time to build membership and establish contingent reserves. With a high mem-

(CONTINUED ON PAGE 9)

F. R. Bigelow Hospitalized

ST. PAUL—Illness compelled F. R. Bigelow, chairman of St. Paul F. & M., to cut short his vacation at Jasper National park, Canada, and return to St. Paul. He is at Miller hospital, St. Paul.

Mich. "U. P." Group Elects R. J. Bath

200 Attend Sessions at
Houghton—Denounce
G. I. Training Changes

HOUGHTON, Mich.—Resolutions condemning recent congressional action virtually emasculating the on-the-job training program for war veterans and urging reappointment of Commissioner Forbes by the incoming governor were adopted at the annual summer convention here of the Upper Peninsula Association of Insurance Agents.

The convention, attended by upwards of 200, held its business session here and its opening cocktail party and dinner at the armory in nearby Calumet.

New officers chosen by the organization for the coming year all are from Iron Mountain and that city extended an invitation to hold the 1947 meeting there. The new officers are: president, Russell J. Bath, vice-president, Clark C. McGregor, secretary, Joseph A. Payant, and treasurer, Sol Beauparant. Carl Miller extended the invitation in behalf of Iron Mountain agents.

G. I. Training Resolution

It was pointed out in the resolution relative to the G-I training program that the revised act will disrupt and perhaps completely wreck the apprentice training program of the insurance industry, both through limiting combined salary and federal "subsistence allowance" of trainees to \$175, if single, and \$200, if married, and through limiting the training period to two years. To obtain competent young men, it was noted, a higher remuneration than these "ceilings" is virtually imperative and an adequate training program could not be completed within the new act's time limit.

Mr. Forbes' high competence and demonstrated efficiency were noted in the other resolution urging his retention in office. He is an appointee of Gov. Kelly, who is retiring from the executive office after two terms. The Republican nominee is Kim Sigler, Battle Creek attorney. The retiring governor is a Republican as are all other major state officers.

The upper peninsula agents decided definitely to establish a more closely knit agents' organization. They heard instructive talks by: E. C. Saulcy, Saginaw, state agent, Great American, on "Fire Coverage"; Walter Bremer, assistant manager at Milwaukee, of Hartford Accident, on "Liability Insurance"; Stanley Webb, assistant manager at Milwaukee office of Fidelity & Deposit, on "Fidelity, Surety and Contract Bonds," and Robert E. Phillips, assistant manager at Milwaukee of U. S. F. & G. on "Comprehensive Coverages."

Hildebrand Is Speaker

W. O. Hildebrand, manager Michigan association, addressed the luncheon session on "Golden Opportunities."

Mr. Hildebrand also served as toastmaster at the banquet, substituting for Joseph W. Mundus, Ann Arbor, former state association president, who was unable to be present. Commissioner Forbes was the principal dinner speaker.

A unique feature of the dinner program was music provided by the Copper Country Choral club, directed by Harry King, Calumet, the retiring "U. P." association president.

Commissioner Forbes of Michigan, in addressing the dinner meeting at Calumet

(CONTINUED ON PAGE 18)

\$100 Mandatory Wind Deductible Ordered in Texas

Drastic Remedy Applied
in Lieu of Rate Increase—
Farm Deductible \$50

The mandatory \$100 deductible on all windstorm and extended coverage policies, except farm properties on which there will be a \$50 deductible, went in effect in Texas, Sept. 1, the Texas Board of Insurance Commissioners has announced. This deductible was promulgated instead of the 75 to 100% increase in rates which was justified by the last five-year experience, when the combined loss ratio was 81%. The combined loss ratio for the last nine years has been 70%, during which time the companies have had a total loss of some \$23 million on windstorm business in Texas. The deductible applies only on buildings.

The damage to dwellings, which make up about one-half of the property insured against windstorm, has been particularly heavy, running up to 416% loss ratio in the seacoast area in 1943, and showing a total loss ratio of 89% for the entire state during the last five-year period.

The Texas Assn. of Insurance Agents, at the Aug. 1 hearing, went on record as approving the mandatory deductible if more than a 10% rate increase was found necessary. The local agents do not all approve the board's decision, however, many feeling that regardless of the rate necessary, it would be better to have a rate that would take care of the losses rather than a \$100 deductible which automatically eliminates a vast number of claims from small home owners. Others—agents and company men—insist that citizens have made the windstorm insurance a maintenance contract to keep their roofs in good repair, and that the deductible will eliminate that abuse.

Fire Insurance Commissioner Marvin Hall says that the deductible clause instead of a raise in rates will have two benefits. The person who suffers no loss, he said, will have no change in the cost of his insurance as a result of the Sept. 1 order, and will not be adversely affected in any way. The lowering of the losses to be paid will ultimately result in a reduction of rates, he predicted.

"At the Aug. 1 hearing it was pointed out that the area surrounding El Paso has a climatic condition different from other parts of the state, which make it less hazardous in respect to windstorm," said Mr. Hall. "Special treatment was asked for this area, and the board will make a study of this request."

Previously there has been a \$100 deductible in the seacoast territory with provision that full coverage could be obtained for a premium of \$12 per building. Full coverage is now outlawed.

Brooklyn Brokers Meet

The Brooklyn Insurance Brokers Assn. held its first fall luncheon meeting this week. It was strictly a business meeting with no outside speakers. The association will hold its golf tournament and dinner at the Rockville Country Club September 12.

Construction Boom To Be Surveyed at N.A.I.A. Meet

**W. A. Klinger Is Panel
Keynote—Warner Is
Moderator**

In view of the building boom that lies ahead and the important role that insurance will play in this activity, a



Mrs. E. B. Mayer



U. M. Lelli

construction and insurance discussion panel under the title of "Let's Build, America!" will be held at the convention of the National Assn. of Insurance Agents at Denver Wednesday morning, Sept. 25.

W. A. Klinger, president of W. A. Klinger Co., contractors of Sioux City, Ia., will be the keynote speaker. He is a director of U. S. Chamber of Commerce representing its construction and survey development department, and he is a past president of Associated General Contractors of America. He recently returned from a War Department mission to Japan.

Following Mr. Klinger's address the insurance opportunities in this field will be explored. Urban M. Lelli, Chicago, secretary of Phoenix of Hartford, will discuss contractors' equipment floaters. Paul A. Dow, Kansas City manager of Hartford Accident, will review construction bonding with special emphasis on the new individual construction bond. W. C. Daniels, America Fore, Denver, will cover builders' risks policies.

H. F. Warner, Kansas City, chairman of the N.A.I.A. fidelity and surety committee will be the moderator.

A fashion show, luncheon, and tour of the city have been arranged to entertain the ladies during the convention. Mrs. Elsie B. Mayer of Denver, chairman of the ladies' entertainment committee, announces.

On Monday afternoon, Sept. 23, the ladies will gather at a tea room for a showing of styles, and a musical program. Refreshments will be provided.

A luncheon at the Silver Glade Room of Cosmopolitan Hotel is scheduled for Tuesday, Sept. 24. There will be musical entertainment by Colorado Woman's College and a book review by Louise Mullins.

The tour takes place Thursday, to be followed by a motion picture and lecture at the Phipps Auditorium.

May Reactivate D. C. Group

WASHINGTON—An effort is being made to reorganize and reactivate the informal group of executives of insurance divisions and sections in various government departments and agencies which held monthly dinner meetings here during the war period. While these meetings were social in character, they afforded the government insurance men opportunity to talk shop and exchange ideas. E. M. Saunders, chief of the

rural electrification administration insurance section, and B. K. Ogden, chief of the maritime commission insurance division, are interested in the movement.

There are a number of insurance units through the government service besides those just mentioned—War and Navy departments, RFC, war assets administration, Department of Commerce, social security administration, veterans administration, Agricultural Department (FCIC and farmers home administration), railroad retirement board, federal works agency, etc.

Non-Resident Licensing Agreement in Mich. and Pa.

Commissioner Neel of Pennsylvania has announced another reciprocal agreement with the Michigan department for licensing non-resident agents and brokers, effective from Aug. 16. Pennsylvania now has reciprocal agreements with New York, Illinois, Rhode Island, Maryland, Massachusetts and Michigan; and by letter with California and Virginia.

The Michigan agreement includes li-

censes for accident and health agencies of casualty companies; casualty agents; fire and marine agents; fidelity and surety agents; and brokers.

Mo. Membership Over 600

ST. LOUIS—The Missouri Assn. of Insurance Agents has passed the 600 mark in membership for the first time in the history of the organization, B. G. Gregory, executive secretary, announced. As of Aug. 23 the enrollment was 610 as compared with 487 on the same date in 1945 and only 313 in 1944.

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GREAT AMERICAN INDEMNITY**

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NORTH CAROLINA HOME

ROCHESTER AMERICAN

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NEW YORK CITY**

Parkinson New N.A.I.C. Secretary

SYRACUSE—Parkinson of Illinois was elected N.A.I.C. secretary. Dressel of Ohio succeeds Mr. Parkinson on the executive committee.

By ROBERT B. MITCHELL

SYRACUSE, N. Y.—As the executive committee of the National Association of Insurance Commissioners assembled here to decide on a successor to the late Jess Read of Oklahoma as N.A.I.C. secretary-treasurer, it appeared that Com-

missioner Bowles of Virginia had the strongest backing. The others whose candidacies have been advanced are Parkinson of Illinois and Hodges of North Carolina.

Cited by Bowles' adherents are his long record of activity in the N.A.I.C., which he served as president some years ago, his efficiently run department and the fact that, Virginia being a Democratic state, his tenure is not so subject to the whims of political fortune. It is regarded as particularly desirable to have as secretary-treasurer a commissioner who can act as a connecting link between succeeding generations of commissioners.

Both Mr. Parkinson and Mr. Hodges have made fine records as commission-

ers, though neither has headed the N.A.I.C. In the matter of years they have the advantage over Mr. Bowles in being farther away from the retirement age. Mr. Parkinson's chief handicap is the feeling that since Illinois may be Democratic in one election and Republican in the next, his political neck is considerably more vulnerable than a commissioner from a state whose politics can be depended upon. In Mr. Parkinson's favor, however, is the fact that Chicago would be the logical place for the proposed central office. If that city is selected the Illinois commissioner would be conveniently situated for dealing with the central office.

Members of the executive committee on hand included Larson of Florida, chairman; Hodges of North Carolina, Garrison of California, Parkinson of Illinois, Allyn of Connecticut, Neel of Pennsylvania, Martin of Louisiana, Forbes of Michigan, Kavanaugh of Colorado and Carlson of Utah. The only member who could not be present is McCormick of Tennessee, who is vice-chairman ex-officio by reason of being immediate past president of the N.A.I.C.

Beginning its sessions simultaneously with those of the N.A.I.C. executive committee, the all industry committee prepared to take up the non-rating aspects of the Sherman act and to receive the reports of the subcommittees on the Clayton, Robinson-Fatman and federal trade commission acts. The committee will then be prepared to discuss these matters in its report to the rates and rating organizations committee of the N.A.I.C., headed by Harrington of Massachusetts, which is scheduled to begin its sessions Thursday.

The subcommittee on examination of rating organizations, headed by Gough of New Jersey, will hear from spokesmen of the various rating organizations, nearly all being represented here by their top men.

E. M. Kelley to Marine Post with Hartford Fire

E. M. Kelley of Cleveland is joining the inland marine department of Hartford Fire at the head office. His first business connection was with Hartford Accident. He has had more than 20 year's experience in inland marine insurance both as an underwriter and special agent in Ohio, Illinois, Indiana and five other midwestern states.

For the past several years Mr. Kelley has been in charge of inland marine activities for Aetna Fire with headquarters at Cleveland.

Olinger to Underwriters Adjusting

Paul Olinger, well known field man, has joined Underwriters Adjusting at Minneapolis. He resigned a few months ago as special agent of Phoenix of Hartford and for a time was with Employers Service Co., a Minneapolis firm which specializes in furnishing employees for insurance firms.

Kenneth H. Erskine, Boston manager of Liverpool & London & Globe, has been appointed chairman of the insurance division of the 1947 Greater Boston Community Fund campaign.

Roy A. Duffus, chairman of the casualty committee of the National Association of Insurance Agents, addressed the Kiwanis Club of Rochester, N. Y., at a luncheon meeting.

Hallowell Gives Management, Selling Tips to Minn. Agents

A number of excellent suggestions for agency management and selling were given in a talk by Charles G. Hallowell, vice-president of Aetna Casualty, at the annual meeting of the Minnesota Assn. of Insurance Agents at Hibbing last week.

He told of an agent in Stamford, Conn., who after four years in the army entered the insurance business less than a year ago. He first took a course in sales training and then started to work in a city in which he had few acquaintances and no business connections. He decided to specialize at first among the more prosperous class of industrial workers. Most of his selling has been done in the evening and he has rung doorbells at the rate of approximately 110 cold canvass calls each week. He gets 18 actual sales interviews and 12 sales on the average, and has written over \$16,000 premiums in 10 months. About one-fourth of this was in fire and marine and the remainder in casualty. He has 225 customers for whom he has written 368 policies with an average premium of \$44.30. Any policy that can be written for three years is always solicited on that basis; he doesn't give a one year quotation unless he has to. He found that 50% of the people he interviewed had never been solicited for insurance before.

Application of Knowledge

This is an example of application of knowledge, Mr. Hallowell said. A knowledge of the business, although a valuable asset, unless accompanied by sales aptitude, falls short of satisfactory achievement.

Covering the survey plan, he said that a properly made survey represents agency service in its highest degree. A really good survey has its greatest value in the recommendations the agent makes, based on a careful study of the insurable hazard to which the client is exposed on an examination of the insurance carried.

The survey for which the agent is fully responsible is the best, he said. Those which have been largely made up by companies do not always meet local conditions squarely. He said the agent should have little faith in surveys which are handled on a mail order basis and turned out as mass production jobs.

Customer Development Plan

Every agency can profitably use an organized customer development plan which analyzes and classifies clients, Mr. Hallowell declared. This should include a record showing the present status of each account and possibilities for further business. Separate records could be prepared for personal and commercial customers.

If each customer is listed as A, B or C, according to amount of total business and opportunities for further insurance, the agent can spend his time concentrating on those who have something to offer.

On the class C accounts, the agent can save time by mailing renewals instead of delivering them personally and spending little time on collections. If repeat calls are necessary, he recommended possibly dropping the account.

Class B accounts should not be neglected in essential service, however, he said. They are entitled to full claim service and other benefits.

Class A customers should be those who offer the greatest opportunity for additional business and not necessarily those with the largest account. They should present the agent with a great opportunity for developing his lines.

In dealing with the bank and agent auto plan, Mr. Hallowell said that there have been indications from some banks that they fear lack of interest on the

(CONTINUED ON PAGE 6)

SCHOOLS IN YOUR COMMUNITY *Need*



MUSICAL INSTRUMENTS and UNIFORMS FLOATER INSURANCE TO PROTECT THEIR VALUABLE BAND EQUIPMENT

NOW that schools are reopening, bands and orchestras will soon be organized. This is your opportunity to remind schools and colleges in your community of the importance of adequate insurance protection for band and orchestra equipment.

The "Kansas City's" Musical Instrument and Uniforms Floater can be written to protect against loss by fire, theft and other hazards. Instruments owned by students may be included in the Musical Instrument Floater written for the school or college.

Lodges and other organizations owning uniforms and musical instruments also need these floater policies.

Ask your "Kansas City" field man for any assistance you may desire in selling Musical Instrument and Uniforms Floater Insurance.



KANSAS CITY Fire and Marine
INSURANCE COMPANY
KANSAS CITY, MISSOURI



FAMOUS SYMBOLS OF SERVICE

Capricorn, the most popular Sign of the Zodiac, is a symbol of kindness, generosity, loyalty and ambition. The Northern Assurance Company seal is equally expressive. It symbolizes SOUND INSURANCE PROTECTION.

THE NORTHERN ASSURANCE CO. Ltd.

FIRE AND ALLIED LINES, AUTOMOBILE INLAND
MARINE - REPORTING FORM - FLOATER CONTRACTS
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Agents to Vote on Constitutional Change at Denver

Propose to Increase Executive Committee, All Members Elected

An extensive constitutional amendment, which, among other things, would make the executive committee of the National Association of Insurance Agents entirely elective, will be voted on at the opening session of the annual meeting, Monday, Sept. 23, at Denver. The amendment was proposed by the Connecticut association.

The proposal would increase the executive committee from seven to nine and it would consist of the president, vice-president, immediate past president and six members elected by the National association membership. At present, it consists of the president and vice-president, two members elected by the national board of state directors and three members appointed by the other four.

Must Approve Dues Allocation

Another section of the amendment reaches the touchy financial question, which has arisen at the last two N. A. I. A. meetings. The proposal would require approval of the state directors for the dues allocation formula to be used during each coming year and also for "any plan proposed in raising revenue beyond the amount to be raised by allocation."

This proposal may represent somewhat of a compromise between the two views on National Association finances which have caused so much argument in the past. Another section of the same proposed amendment states that the executive committee shall approve the finance committee's budget of estimated receipts and expenses for the coming year and that it shall be presented to the executive committee at the midyear meeting of the National association or of the state directors.

At Chicago last fall and at the mid-year meeting at Cincinnati in May, constitutional amendments which would place entire control over N. A. I. A. finances in the state directors were voted down decisively. The first amendment was proposed by the Texas association and the second by Rhode Island. The conflict over just where the powers of the executive committee should leave off and those of the state directors

should begin showed no sign of ebbing, however, and undoubtedly this new proposal will touch off another heated argument at Denver.

The proposed amendment also defines the duties of the state directors, requiring the board to "formulate, determine and promulgate statements of declaration of broad general policies." The board is also empowered to draft resolutions to be presented to the membership and to nominate candidates for president, vice-president and members of the executive committee, with nominations from the floor by members also

permitted. At present, the board nominates presidential and vice-presidential candidates, who have always been elected without opposition, and elects two state directors to the executive committee. The proposal also states that acts of the directors shall be subject to "review" by the membership, without stating just how or to what extent the membership may overrule them.

Other Provisions

The amendment as submitted is a long one, having 19 sections, some of which are only corrections of numbers

and other references in constitutional provisions. Several sections of the proposal are probably non-controversial, such as a provision that each state shall select an alternate state national director to act if the regular director cannot be present. The amendment also provides that special meetings of the board of state directors may be called by the executive committee at any time and must be called within 30 days on petition of 15 state directors. It also provides that a special meeting of the National association must be called on

(CONTINUED ON PAGE 24)



A building boom such as we've never seen before is on the make.

A lot of this construction will be done by ex-Seabees and other newcomers to the contracting business. They will know a lot about building things, but precious little about insurance. And that's your profit-opportunity to explain the importance of Builders Risk protection, and the respective merits of the different kinds . . . specific amounts, reporting form and completed value.

Naturally, you will point out to the contractor how he can avoid the complications of short rating by helping you get the owner to take over the insurance on a prospective client . . . assuming short rating applies in your area.

And what better way is there to gain the respect of many people than by reviewing the risk possibilities of a structure before it is built and recommending changes that will result in future fire and casualty savings.

Builder's Risk is an ideal way to get in on the ground floor. It would be hard to imagine a method of getting ahead of the agent who has the matter well in hand even before ground is broken.

If you are a bit "rusty" on Builder's Risk, get in touch with your local Fire Association Group representative. He will be glad to help you make the most of this golden opportunity.

Fire Association Group, 401 Walnut Street, Philadelphia 6, Pa. Branches in Atlanta, Chicago, Dallas, New York, San Francisco, Toronto.

FIRE PREVENTION ENGINEER

Here is a man with a very impressive record in fire prevention engineering. Has a good personality and a lot of ability as manager or special agent.

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HELP YOURSELF...
Lift ideas from the current
Insurance Calendar to use in
your local advertising.

INSURANCE CALENDAR



On September 13, 1851, was born Walter Reed who achieved enduring fame by conquering yellow fever—scourge of mankind stemming from the obscure mosquito. Of all scourges with obscure origins, probably the greatest is that of fire.

In combating fire losses, for generations, such capital stock fire insurance companies as those of the Fire Association Group have sought out the hidden causes of fires, and have minimized fire ravages in great degree.

1946—SEPTEMBER hath 30 days

"Your lucky star never goes out"

ASTRONOMICAL CALCULATIONS

EASTERN STANDARD TIME

SEPT.	Latitude +30°		Latitude +45°	
	SUNRISE	SUNSET	SUNRISE	SUNSET
1	5:26	6:23	5:32	6:28
6	5:39	6:17	5:35	6:21
11	5:42	6:11	5:39	6:14
16	5:45	6:05	5:43	6:07
21	5:47	5:59	5:46	6:00
26	5:50	5:52	5:50	5:53

SEPT.	Latitude +40°		Latitude +50°	
	SUNRISE	SUNSET	SUNRISE	SUNSET
1	5:26	6:33	5:21	6:39
6	5:31	6:25	5:27	6:30
11	5:36	6:17	5:33	6:20
16	5:41	6:09	5:39	6:11
21	5:46	6:00	5:45	6:01
26	5:50	5:52	5:51	5:52

SEPT.	Latitude +30°		Latitude +40°	
	SUNRISE	SUNSET	SUNRISE	SUNSET
1	10:56	10:01	11:14	9:43
3	12:46	11:17	11:13	10:50
5	2:35	12:01	3:05	11:26
7	4:12	1:44	4:40	1:14
9	5:35	3:41	5:54	3:19
11	6:46	5:44	6:53	5:34
13	7:55	7:40	7:48	7:53
15	9:10	8:00	8:52	10:16
17	10:45	12:14	10:17	12:41
19	1:21	11:12	2:53	
21	1:49	4:03	1:21	4:27
23	3:58	5:21	3:40	5:34
25	5:56	6:26	5:53	6:26
27	7:50	7:27	7:59	7:16
29	9:42	8:34	10:02	8:34

To obtain local times of sunrise and sunset: for longitudes other than the standard time meridians (i.e., 75°, 90°, 105°, and 120°), for Eastern, Central, Mountain, and Pacific Standard Times, decrease the time four minutes for each degree west of the standard meridian, or increase the time four minutes for each degree east of the standard meridian.

- 1—Su. — 1885, 1st electric street railway, Baltimore
- 2—M.— LABOR DAY—V-J DAY—1945, Surrender signed by Japanese on battleship Missouri
- 3—Tu. — First Quarter, 9:49 A.M., E.S.T.
- 4—W.— Fire Association adjustments, large or small, are always prompt and equitable
- 5—Th.— 1939, Roosevelt proclaimed neutrality
- 6—Fr.— 1901, President McKinley shot in Buffalo
- 7—Sa.— 1533, Elizabeth, Queen of England, born
- 8—Su.— 1565, St. Augustine, Fla., founded
- 9—M.— 1850, California (31st) admitted to the Union
- 10—Tu.— 1813, Battle of Lake Erie
- 11—W.— Full Moon, 4:59 A.M., E.S.T.
- 12—Th.— 1944, U.S. 1st Army invaded Germany
- 13—Fr.— 1851, Walter Reed of yellow fever fame, born
- 14—Sa.— 1944, Worst hurricane since 1938 hits E. Coast
- 15—Su.— Have your property insurance reviewed now—make an appointment with your Agent or Broker
- 16—M.— 1940, Selective Service Act signed
- 17—Tu.— Constitution Day
- 18—W.— Last Quarter, 1:44 A.M., E.S.T.
- 19—Th.— 1796, Washington's farewell address
- 20—Fr.— 1944, U.S. Pacific Fleet struck Luzon
- 21—Sa.— 1831, Wesleyan University, Middletown, Conn., opened
- 22—Su.— 1862, Lincoln's 1st Emancipation Proclamation
- 23—M.— It pays to finance your new car thru your local bank; to insure it thru your local agent!
- 24—Tu.— 1944, British start sweeping Greece of Germans
- 25—W.— New Moon, 3:45 A.M., E.S.T.
- 26—Th.— 1898, George Gershwin, composer, born
- 27—Fr.— 1940, Tripartite pact, Germany-Italy-Japan
- 28—Sa.— American Indian Day, Ki-Yi-Yipe-Eye!
- 29—Su.— Saint Michael and All Angels Day
- 30—M.— 1938, Munich Pact signed

OBSERVATION for September:

MORAL for September:

If you have never had property destroyed by fire you're likely to become less careful. Remember, the unexpected fire creates the most damage...

Eliminate fire hazards! See your Agent or Broker for complete coverage, today!

FIRE ASSOCIATION GROUP

Fire Association of Philadelphia
The Reliance Insurance Company
PHILADELPHIA
Lumbermen's Insurance Company
Philadelphia National Insurance Company
PENNSYLVANIA
SYMBOL OF SECURITY SINCE 1811

Hallowell Gives Selling Hints to Minn. Agents

(CONTINUED FROM PAGE 4)

agents' part. Interest in the plan should not lag, he said. The National Automobile Dealers Assn. has organized a special department to deal with competition caused by the bank-agent plan, feeling that it will effectively compete over the long pull. Many banks are interested and it is up to the agent to keep it going.

Licensing of dealers by the finance companies was criticized by Mr. Hallowell. He said they had over-reached themselves when they challenged the American agency system.

Veterans Increasing Production

Increased production in many lines can be attributed in part to the return of many veterans from service, he said. A large number have entered the insurance business, many with established agencies and are receiving government aid under the GI bill. Workable training plans have given these men a chance to go out and specialize, and they have brought in much additional business on their lines.

The redbook of accident and health policy data—the *Time Saver*, \$4 from The National Underwriter.

FIELD

Aetna Fire Names Henson in Mo., Mowatt in Ohio

Aetna Fire has appointed Douglas Henson as special agent in western Missouri. He will be associated with State Agent Johnson at Kansas City.

Mr. Henson was affiliated with the insurance division of General Motors from 1928 to 1943 in the southern states. He was with the southern department of Hartford Fire from 1944 to 1946 as special agent.

Aetna Fire has appointed John L. Mowatt, Jr., as special agent for northeastern Ohio, being associated with C. R. Tobin and C. D. Sokol, in the Sweetland building, Cleveland.

Mr. Mowatt has been employed in the western department of Aetna since 1930, with the exception of about five years that he spent in military service, rising to the rank of captain. Since his return from service last February, Mr. Mowatt has been working in various departments in the western office.

Mich. Blue Goose Outings

The annual golf party of the Michigan Blue Goose is being held at Bonnie

Brook Golf Club near Detroit, Sept. 18. There will be golf in the afternoon followed by a steak dinner. F. R. Grosvenor is in charge. The West Michigan Blue Goose outing will be at Greenridge Country Club, Grand Rapids, Sept. 24. Denley I. Priest and H. W. Knoblauch are in charge.

Valensi Assists Sweeney; Truesdell in Ohio Post

Harold F. Sweeney, resident vice-president and manager of the central department of the Gulf and Atlantic at Indianapolis, has appointed William J. Valensi assistant manager there. Mr. Valensi has been state agent for Ohio with headquarters in Columbus. He entered insurance in 1920 with Importers & Exporters in New York City where he gained experience in the underwriting and loss departments.

In 1925 he was appointed state agent for Pennsylvania by that company and when Corroon & Reynolds took over Importers & Exporters in 1932 Mr. Valensi remained in the same capacity being transferred to Ohio. In 1942 he became state agent of Gulf and Atlantic.

He is succeeded as Ohio state agent by Wilt R. Truesdell, who has been with the Ohio Inspection Bureau. Before going with the inspection bureau he had had some experience in adjustment of automobile losses.

Fern Fire Survey Engineer

Joseph M. Fern of Oak Park, Ill., has been appointed fire survey engineer for Chicago, Peoria, South Bend, Milwaukee and Des Moines, with headquarters at Chicago for Travelers Fire.

Timmermans Goes to Denver

Ralph A. Timmermans, formerly special agent for Great American at Columbus, O., now is associated with the Roy D. Wilcox general agency, Denver, as special agent covering Colorado, Wyoming and New Mexico.

CHICAGO

HAIL MEN MEET OCT. 2

The advisory committee of the Western Hail & Adjustment Assn. will meet in Chicago Oct. 2 to review experience and results of the past season. The association will hold its annual meeting in Chicago the first week in December.

STEWART AGENCY IN NEW OFFICE

The L. G. Stewart Insurance Agency of Chicago, metropolitan supervising agency member of the Chicago Board, now has moved into permanent quarters in 3204 at 141 West Jackson boulevard. The new telephone number is Harrison 9160. This agency was organized only recently with L. G. Stewart as president, Anton E. Svec, vice-president, and Charles La Bow, secretary-treasurer.

MORE CHICAGO FIRE PREMIUMS

A number of additional companies have filed their net fire premium returns in Chicago for the 12 months ended June 30 with the city controller. Substantial increases generally are shown. The 2% premium tax collected by the office to date on the returns totals \$378,919, corresponding to an aggregate of \$18,945,956 net written premiums. This compares with over \$21 million reported in the fiscal year ended June 30, 1945. However, at least 50 companies have not yet reported, and it is likely the total will well exceed 1945.

Stock Companies

	1946	1945	1944
Columbia, N. Y.	108,548	92,899	48,741
Agricultural	98,970	83,919	67,254
World F. & M.	65,091
Capital, Cal.	3,909	76,991	76,562
Norwich Union	48,610	54,897	55,207
Eagle	155,759	120,840	89,580
Paramount	159,517	121,443	94,260
Balt. Amer.	339,252	219,663	171,304
Natl. Liberty	64,938	24,049	21,535
Georgia Home	63,688	20,484	25,343

Commercial Union Assurance Company Limited

The Ocean Accident and Guarantee Corporation, Limited
American Central Insurance Co. • Union Assurance Society Ltd.
Columbia Casualty Co. • The British General Insurance Co. Ltd.
The California Insurance Co. • The Palatine Insurance Co. Ltd.
The Commercial Union Fire Insurance Co. of N. Y.

MEMBERS OF THE

Commercial Union-Ocean Group

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	\$	\$
Gibrir. F. & M.	44,322	42,875
New Brunswick	200,644	163,992
Carolina	59,027	82,163
City of N. Y.	54,971	32,018
Franklin	110,475	67,137
Atlas	109,425	114,377
Bank. & Ship.	128,027	111,740
British Gen.	66,320	59,736
Calvert	2	1,884
Jersey	7,247	3,528
Law. Un. & Rk.	62,833	59,880
Lord. & Lanc.	130,568	77,248
Natl. Union	243,904	152,568
Northern, N. Y.	118,974	132,286
Ohio Farmers	228,955	141,845
Orient	19,892	13,854
Pacific	215,922	152,274
Pearson City	117,022	84,887
Safeguard	23,328	15,206
Seabrd. F. & M.	106,662	47,884
Stand. Marine	35,913	37,373
Stand. Mut.	45,332	48,028
	5,111	4,601
Mutuals		
Worcester Mfrs.	2,096	3,295
Fall River Mfrs.	2,096	3,295
Arkwright	4,781	4,845
Mfrs. Mut.	110,384	110,601

Exchanges

Assoc. Recip. 30,664

CAMPBELL BEFORE CREDIT WOMEN

D. C. Campbell, credit manager of America Fore group, will discuss changes in insurance affecting credit problems at the meeting of the Credit Women's Club Monday evening. The meeting will be at the Lawson Y.M.C.A.

Sybil Louise Hegler, daughter of Melville Hegler of Chicago, special agent for Factory Insurance Assn., and Mrs. Hegler, was married Saturday afternoon at St. Paul's Episcopal Church, Chicago, to John Paul Headland.

Paul Lange, Jr., who operates the Lange & Co. metropolitan supervising agency in Chicago, spent a few days yesterday at Plum Lake near Minocqua, Wis., visiting a policyholder who has a summer home on Paradise Island in the lake.

Frank Krause, partner in the adjusting firm of Frank L. Erion & Co., Chicago, left for the west coast Aug. 11, where he will spend a five weeks vacation with his wife. He is celebrating his 20 years with Erion & Co. and also his 25th wedding anniversary.

Leaders in the field use the Policy Analysis Service. Write the Accident and Health Bulletins, 420 E. 4th St., Cincinnati 2, O.

Property Facts

Are Basic

The starting point for sound solution of problems of Insurance, Income Taxation, Reconversion, Accounting and Finance is an accurate knowledge and record of Property Facts.

The AMERICAN APPRAISAL Company

VALUATIONS • PROPERTY RECORDS
DEPRECIATION STUDIES

Auto Law

Adoption of title law now exists

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Auto Certificate of Title Law Urged in Every State

Adoption of an automobile certificate of title law in the 15 states where none now exists was advocated by William Davis, assistant manager Automobile Protective & Information Bureau, Chicago, in an address given before the annual convention of the Fraternal Order of Police at Sioux Falls, S. D. Thirty-three states and the District of Columbia have adopted title laws.

Of the eight advantages which Mr. Davis listed as the result were such legislation enacted in all states, four are of particular interest to insurance. These are reduction of automobile thefts; facilitation of tracing, identification, recovery and return of stolen, abandoned or embezzled vehicles; the affording of added protection to automobile financing interests; and assistance in reducing motor vehicle traffic accidents.

Advantages of Title Laws

Four other advantages to be had through such legislation are reduction of traffic in stolen motor vehicles and their parts; the saving to states of substantial sums through reduction of auto theft; stabilization and improvement of the market for legitimate motor vehicles; parts and accessories; and an increase in state revenue through increased state registrations.

The theft-rate of automobiles and accessories leaped upward throughout the entire nation during the past year, particularly in areas where no title law is in force covering automobile ownership. Mr. Davis said one of the purposes of the certificate of title law is to remedy this deficiency by making available to state law enforcement authorities such information on stolen automobiles as

motor and serial number indices. Under such a law reports of stolen automobiles are made by police to the proper state official, who publishes these records regularly and furnishes them to police authorities through the state and to motor vehicle departments of other states. This is the current practice in the 33 states and District of Columbia at present, but the existence of a neighboring, non-title law state provides a "dumping ground" for stolen vehicles and works hardships on insurance interests in all states in which the theft occurs.

Automobile recoveries in non-title states would be facilitated by installation of a dual system of identification, through cross-indexing of motor and serial numbers of all registered vehicles. These, Mr. Davis explained, would be permanent records, not merely annually-compiled cross indices, and would identify registered cars regardless of registration number or persons claiming title other than owner of record. A certificate of title would be required to establish ownership and no registration plates would be issued until application for a certificate had been made. This certificate would be valid until ownership changed. Upon change the certificate would be endorsed and delivered to the new owner, who in turn would surrender it to the proper state official with an application for a new certificate in his own name. This application would again be checked against the official indices to determine validity of title. Engine number alterations or certificate forgeries would readily come to light, and most of the inducement to steal commercially would be nipped in the bud.

Statistics show that in all 33 states

and the District of Columbia where a title law is effective thefts have dropped considerably following title law legislation enactment.

Mr. Davis said that with a reduction

The 33 states, in addition to District of Columbia, requiring automobile certificate of title, are: Arizona; California; Colorado; Delaware; Florida; Idaho; Illinois; Indiana; Kansas; Maryland; Michigan; Minnesota; Mississippi; Missouri; Montana; Nebraska; Nevada; New Jersey; New Mexico; North Carolina; North Dakota; Ohio; Oklahoma; Oregon; Pennsylvania; South Dakota; Texas; Utah; Virginia; Washington; West Virginia; Wisconsin; and Wyoming.

There are two exceptions in the above: Minnesota has an automobile title law, but issues no separate title certificate; Mississippi has an automobile title law, but not what is known as the Uniform Automobile Title Law.

in thefts, automobile theft rates have been materially reduced. With rising automobile thefts, which result in losses of great magnitude in a given area, it is only natural that automobile insurance rates would reflect the unfavorable experience. The speaker referred to an instance in a large midwestern city some years ago in which theft rates on a popular-priced automobile exceeded \$9 per hundred.

SegerdaHL National's Office Manager in West

John G. Segerdahl, Cook county superintendent, has been promoted to the position of office manager of National Fire western department.

Mr. Segerdahl began his insurance career with National in 1911 and has served in most departments throughout the office, the last several years in the

New Norwich Union General Manager

Norwich Union Fire announces the retirement of W. J. Rice from the position of general manager effective Dec. 31.

Mr. Rice joined the company in 1902 and will have served for 45 years. He has paid several visits to the United States where he has many friends. He has just completed his year of office as president of Charter Insurance Institute of Great Britain.

W. W. Williamson, now general manager and actuary of Norwich Union Life, will be general manager of the company with whom will be associated J. Kirk as joint general manager.

Company Resumes N.A.I.A. Prize

At the Denver annual meeting of the National Assn. of Insurance Agents, Springfield F. & M., resuming a pre-war practice, will give away a framed, hand-painted copy of the well-known painting, "The Covered Wagon." Delegates registering at company headquarters in the Brown Palace hotel will have a chance to win the painting. It was adopted as the company's trademark in 1924 and is symbolic of the incorporation of the company in 1849 at the height of the California gold rush.

Cook county territory as field man and superintendent.

Pearl Head Office Changes

H. H. Austin has retired as managing director of Pearl at the head office. G. A. Mullins has been named as general manager.

Leitch Returns to Baltimore

Emil Leitch has returned to Royal Exchange as Baltimore manager after a period in military service.

REINSURANCE

FIRE and

ALLIED LINES

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REINSURANCE
COMPANY
CEDAR RAPIDS
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NEW YORK 90 JOHN ST.

SAN FRANCISCO 114 SANSOME ST.

POINTERS FOR LOCAL AGENTS

Problems for Insured in Valuing Personal Property

NEW YORK—The acute scarcity of nearly all types of household goods, resulting in prices that are far higher than normal, has not only brought about a need for more insurance under personal property floaters, household contents fire policies, and burglary covers, but the market is so disorganized that it is difficult for the assured and his broker or agent to arrive at a sensible figure for valuation purposes.

When old upright pianos that storage

warehouse operators used to pay people to cart away are selling for \$150 to \$250 and bringing anywhere from \$450 to \$500 after being slightly remodeled it can be seen that there is difficulty in finding a sane basis for deciding how much insurance is enough without running the risk of insuring for a greater value than no adjuster in his right mind would pay.

The best system, where the amount of goods involved warrants it, is of

course to call in a reliable appraiser who is familiar with the basis on which companies are currently making adjustments. In general, the company practice is to take the present new retail price of the destroyed or damaged goods, even though this may be considerably higher than the original price, and then depreciate this price in line with the presumed useful life of the object.

In general household goods cost new about 30 to 40% more than pre-war. The increase is far steeper for scarce items where replacements must be bought at above OPA ceilings.

Before the war 5% a year was the usual basis for figuring depreciation on furniture. However, because of the rise in value due to scarcity, probably 2% would be nearer the figure actually used today. On types of furniture where the depreciation is negligible, such as a dresser, the insured may well recover considerably more than he originally paid for the article.

Rugs Extremely Scarce

Rugs are about one-third above pre-war and are extremely scarce. If they are in good condition there would probably be no depreciation. If an insured had paid \$100 five years ago for a rug it would today be worth about \$135. Figuring 2% a year depreciation, the replacement value would be considerably higher than the original cost.

Silverware has gone up in price and the OPA has recently allowed 15% over the previous ceiling. Silver is not extremely scarce except in the well known makes where the demand has been heavy.

Linens and drapes are high-priced and scarce. In the field of musical instruments prices have gone completely crazy. Pianos are so scarce that often any instrument that can be rebuilt into usable shape will bring a big price. Dealers have been cashing in by taking old uprights and cutting them down so as to look as much as possible like the popular spinet models.

Appliance Depreciation

Refrigerators, washing machines, and radios take a somewhat higher rate of depreciation than furniture. The average useful life of a refrigerator or washer is usually figured at 10 years, with depreciation at 10% a year. However, there have been price increases that go far to offset any depreciation. For example, a \$300 refrigerator purchased five years ago would normally be worth only \$150 today. Yet the same box may now be selling for \$400 and hence would be worth \$200 on a depreciated basis.

Radios, because of style changes and new developments, depreciate more rapidly than purely mechanical devices like washers and refrigerators and hence take a somewhat higher rate of depreciation.

For the average householder, the safest course would appear to be to add 30 or 40% of his purchase prices for his possessions and subtract rather less in depreciation than he would in normal times when scarcities were not boosting the price of used articles so close to the level of new ones.

FCIC Gets Out Pep Literature for Salesmen

WASHINGTON—To pep up agents, and instruct them in the art of selling crop insurance, Federal Crop Insurance Corp. has issued a pamphlet "Selling Crop Insurance" and five handbooks for agents dealing with the sale of crop coverage for wheat, cotton, flax (permanent programs), and corn and tobacco (experimental programs).

FCIC tells agents the importance of having confidence and knowing their "product." It tells why the government is in crop insurance, from FCIC standpoint. Answering the question "why salesmen?" FCIC says that all forms of insurance must be "sold" and that "you must see 'em to sign 'em." It pays the crop agent to plan, the

pamphlet says, and shows guideposts to success. How the agent should meet resistance is told. "Green lights" how to go ahead and "red light" do's are also listed. In conclusion, the pamphlet gives the agent "good advice to sell protection, that federal crop non-profit, that crop insurance is not a profit-making proposition, that premiums are deductible on income tax returns, and to decide on selling points before a prospect is seen.

The handbooks state hail or fire insurance and federal crop coverage are not competitive, either of the former being single risk, while FCIC is all-risk. However, if a loss under the tobacco contract results from fire, FCIC will take into consideration the amount payable to the insured under his contract in determining the amount indemnity payable.

Leaders in the field use the **Accident Analysis Service**. Write the Accident and Health Bulletins, 420 E. 4th St., Cincinnati 2, Ohio.

WANT AD

WANTED

**EXAMINERS
ASST. EXAMINERS
MAP CLERKS**

A prominent stock fire insurance company has urgent need for experienced examiners, asst. examiners and map clerks. Starting salaries at attractive levels and an assurance of future guaranteed to applicants possessing the proper qualifications. Address H-32, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

INLAND MARINE MANAGER AVAILABLE
Young man, 32, married, now manager inland marine department desires change. Has 10 years I. M. U. A. Committee work. Ten years with present company. Address H-53, The National Underwriter Company, W. Jackson Blvd., Chicago 4, Illinois.

WANTED

Fieldman for established old line Stock Companies in Nebraska. Headquarters at Lincoln. Address H-44, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WANTED

By established agency, man between 25 and 40, experienced in fire and casualty lines, general inside work. Salary according to qualifications. Address H-45, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WANTED

ASSISTANT FIRE UNDERWRITER
By a Western Department office located within 125 miles of Chicago. An excellent opportunity is available for a capable young man. Full particulars as to age, education and experience. Replies confidential. Address H-32, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WANTED

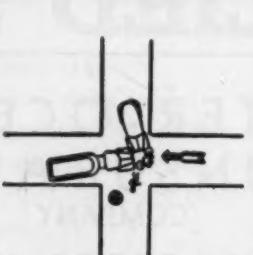
Experienced payroll auditor for North Carolina with headquarters at Charlotte. State experience, and salary desired. Address H-52, The National Underwriter Company, W. Jackson Blvd., Chicago 4, Illinois.

**Every Accident
A Clear Picture
With a Forbes
Traffic
Accident Reporter**

PRICE \$1.50
Post Paid with Remittance

Any part of the United States.
Write for special quantity prices.

**FORBES
STAMP COMPANY**
Grand Rapids 2, Michigan



- Saves Time
- Settles Disputes
- Simplifies Court Cases
- Helps on Jury Trials

Refuses to Support Model Rating Bills

(CONTINUED FROM PAGE 1) Membership it will be easier to prepare for adjustment that comes with deflation of tax values and the inevitable fall-off in premium income.

The bank and agent auto plan has proven successful in operation and he advised members to make the best use of it and pointed out the importance of insurance agents as well as companies fighting for federal tax equality to give them a fair break with cooperatives.

Production Tips by Hallowell

Charles G. Hallowell, vice-president of Aetna Casualty, gave the agents a number of suggestions along production lines. He urged them also to join their associations and take a more active part in their state insurance law program. He recommended use of surveys, saying that they should be worked out by the agent other than with company help.

B. H. Strom of the Strom & Strom Agency, Jackson, who was a member of the insurance committee that met with Secretary of Agriculture Anderson to discuss the FCIC program, reported on that meeting. He reviewed the committee report to FCIC and urged that agents cooperate. He pointed out that it is designed to protect farmers for losses not covered by private insurance. Praise for the work of the insurance industry in meeting problems arising from public law 15 was given by Richard L. Thompson, Minneapolis, executive committee man of the National association. Mr. Thompson complimented all branches of the industry for the cooperation in discussions to meet the problem.

Hood Casualty Panel

A casualty panel discussion in charge of Rod V. Hood, president Duluth Underwriters Assn., took up most of the morning session Friday and was followed with great interest. Assisting Mr. Hood were Albert E. Spottke, secretary of National Bureau of Casualty & Surety Underwriters, and Benjamin F. Gattes, manager for Hartford Accident for Minnesota, North Dakota and northern Wisconsin.

Mr. Spottke discussed the experience of companies in automobile insurance during the war and cited new problems that confront them now. The increased rates that went into effect a year ago, he said, have been found inadequate to cover claims and the companies took a heavy loss in 1945. The outlook premium-wise is not too good, but the solution is not in continually increasing rates. Rather, he said, something must be done to check accidents and improve experience.

Classification rating has been found the most satisfactory for private cars and he predicted that it will become permanent. He cited ways in which classification rating could be safeguarded and solicited ideas from agents along this line.

He said the policy should be as brief and clear as possible and by the first of the year a revised policy on private passenger cars may be ready.

A banquet and entertainment at the Adeloyd hotel Friday night brought the convention to a close.

Farm Selling

Concerted activities of the rural agents committee where all agents can and a hand were mentioned in the report of E. W. Swanberg, chairman. Among his points were:

Farm youth programs, working in conjunction with such as the 4-H. Wholehearted support of the rural fire prevention movement as represented by the agriculture committee of the National Fire Waste Council and the farm protection committee of the National Fire Protection Assn.

Further study on farm forms and underwriting with a view toward providing broader coverage with minimum ap-

plication requirements and office detail. Most of rural agents are missing a bet by not concentrating more and stressing the value of writing more farm business, he said. There are a few hurdles to overcome, he noted but these are no different than a special study and concentration on inland marine lines for instance or accident business.

The reward is dangling in the form of attractive commissions, he said. Premiums on farm policies are generally higher than the average run of other policies for they are nearly always 3 or 5 year policies. It is not uncommon for farm premiums to run from \$100 to several hundred dollars and through the past several years most premiums have been cash.

Supplementing Mr. Swanberg's report, Charles A. Dawson of the Dawson Insurance Agency, Fargo, gave a talk on the profits of writing hail on crops. It is a profitable line and easy to sell, he said, and often leads to considerable additional business.

Social Features

One of the social features was a tea for the ladies at the Mesaba Country club, sponsored by the Frank S. Rogers general agency of St. Paul.

Don Clark of the Clark & Clark agency, Winona, took first honors as the agent who traveled farthest to the convention, coming about 350 miles.

Representing Western Surety of Sioux City, S. D., were Vice-president S. I. Trebil and H. F. Gamber, state agent for western Minnesota.

Among company men around the convention hall were Grant McKinley Rhoder of American Automobile; Vice-president Archie Rooth and State Agent Carleton Leadholm of Anchor Casualty; Luther Van de Wall, secretary Twin City Fire.

The Fred L. Gray Co., Minneapolis general agents, sponsored a roast beef luncheon that made a big hit with visitors. Representing the Gray company were Earl Luce and H. Lenton, field supervisors, and E. A. Blume, engineer.

Among the companies which held "open house" at the hotel were the Royal, U.S.F. & G., Commercial Union, Frank S. Rogers, general agents, and George Van Wagenen, general agents.

Roy L. Davis, western representative of the Assn. of Casualty & Surety Executives, was an interested visitor. Geo. W. Wells, Jr., former Minnesota commissioner and now vice-president of Northwestern National Life, was on hand.

Want Thompson for President

J. D. Twohig, Minneapolis manager for U. S. F. & G., and L. C. McGee, Minneapolis manager for Aetna Casualty, represented their companies.

T. J. Hjorth, state manager Commercial Union, was in evidence.

In introducing Dick Thompson as spokesman for the National association at the opening session, President Knudsen put in a plug for the Minneapolis man as next president of the national association.

An agent's dues to his state and national associations are part of his premium for insuring and preserving his business, C. G. Hallowell, vice-president of Aetna Casualty, said.

Agents who join their local and state associations have a hand in solving the problems resulting from the S.E.U.A. decision. Associations have a great deal to say about the insurance laws in their state, and the individual agent contributes to the association's strength when he joins.

If there are complaints about qualification laws and in some states there are a number of automobile dealers licensed, he asked if in most of these states the examinations are as thorough as they might be.

He stated that a move toward strengthening the National association might be made by adopting stricter membership requirements.

The Insurance Women of Columbus will hold a meeting Sept. 5 with dinner and a business session. The speaker will be Earl Morris on "Dogs and the Law."

•HINT TO AGENTS•

Distribution pipelines are filling fast. Be ready for the flood of household appliance business which will soon reach your markets.

Inquire about our special Installation Sales Floater.

Our fieldmen can assist you to write a profitable volume of this form of insurance.

New York Underwriters Insurance Company

Ninety John Street

New York

GENERAL Offers: Protection for Every Fire Hazard

The illustration shows a map of the United States with various icons representing different fire hazards. These include a factory, a ship, a car, a train, an airplane, a building, and industrial structures. Below the map, several types of fire extinguishers are shown, each labeled with its name and capacity. The labels include:

- 5-D-5 Fire Guard 1 qt. Vaporizing Liquid
- Red Seal 2 1/2 gal. Soda-Acid
- Magnesia 2 1/2 gal. Foam
- Hi-Test 2 1/2 gal. Soda-Acid
- 15 lb. Carbon Dioxide
- Aerosol 2 1/2 gal. Pump

There is a right extinguisher for every fire hazard—and this right extinguisher should be the one located near that hazard. Protect your life and property. Make sure you have the correct **GENERAL** fire fighting equipment.

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EDITORIAL COMMENT

What Shall I Write to My Legislator?

Insurance associations and insurance people in general should aim to get a more accurate idea of how to approach legislators. A legislator is willing to listen to someone who has something to say that is worth while. If the law maker is convinced that a person who is writing to him knows his subject and has an enriching experience, he will be glad to hear what he has to say.

However, too many attempts are made to influence legislators by hit or miss plans. For instance, an organization will send a hasty up call to its members to "Write your Congressman," then goes a deluge of letters or postal cards all written in about the same terms. It is perfectly obvious to the legislator that these have been inspired and are the result of sparking from central headquarters.

A member of a state legislature or Congress has hundreds of bills before him. He cannot master all of them. He can only digest a few. Therefore, he is compelled to listen to others concerning most of these matters. He seeks, therefore, to get the right kind of information. Legislators as a rule want to do the correct thing. They are anxious to be just and they hope to be right in the course they pursue.

A personal letter, therefore, to a legislator from someone who is an authority or can speak from experience or knows more than a legislator himself will always leave an impression. It is worth thousands of postal cards or letters written under pressure and containing no real valuable information because they are all alike.

Undoubtedly, legislators need education

on the various subjects before them. They should seek information so that they can free their minds of prejudices or erroneous information. At the same time it would be worth while for those who write to legislators to be educated. That is, they should know what to put before such an official, what he desires to know to make him better acquainted with the subject.

Legislators receive today more letters than ever before. This is particularly true with those in Congress. Too many of the letters are uniform. They mean nothing. Most legislators will pay no attention whatever to an anonymous letter. They will throw aside those they think have been inspired by some organization and contain language of about the same character. The legislator truly wishes to find out how many objections there may be to a measure. He also desires to become acquainted with the reasons for its passage in the mind of the letter writer. He is not swayed in any way by letters that reveal the fact that the writer is not acquainted with his subject to any extent.

The law maker is impressed by anyone who is free from prejudice and bitter feeling. He does not want to know about any personalities. He seeks to find out in plain English what the writer's honest opinion is about the proposed measure, why does he think it should be passed or why it should not be passed. It is well to study this legislative subject and endeavor to have those who write to legislators realize the character of communications that really carry a message.

Mass Marketing of Insurance

It was not until about the time of the first world war that insurance began to be held widely enough to make its influence felt to anything like a public wide extent. Before 1900 and for some years thereafter insurance was chiefly held by the well-to-do. Insurance was highly restricted. It would not do this, and it would not do that. Its limitations were designed to exclude "fringe" losses. For example, the fire policy on the building did not cover fixtures or signs. The policy on machinery did not cover tools. The policy itself was a highly literary document. It was written in the kind of English characterized by the 1890 edition of the Encyclopedia Britannica, termed "the last scholar's edition" of that work.

In 1918 the fire policy was liberalized.

Insurance began to spread. It was extended to pick up a lot of small losses which 30 to 40 years before the individual had been expected to assume. The several separate covers, such as wind, smoke, aircraft damage, riot and civil commotion, etc. were collected into one package, the extended coverage endorsement, which today is almost a standard part of the fire policy. It used to be that these coverages could be bought separately only by the few.

What has occurred resembles the experience in the dry goods field. The old dry goods store used to do a carriage trade. Today the business is done by chain stores and specialty shops, in huge volume on a small margin.

With the extended coverage, the 10% off premises feature of the fire policy,

the residence burglary contract that includes mysterious disappearance losses, and the personal property floater, losses have so multiplied companies are not yet adjusted to handle them. A fire in a laundry or dry cleaning establishment may involve 10,000 items and 3,000 insured. An event like the 1944 hurricane literally overwhelms the adjusting machinery for a time.

The business today calls for a much greater number of transactions, each of which may be because of its size unimportant to the company in itself, particularly when compared with other years, yet is of the utmost significance to the individual who buys the insurance.

Thus the very character of the business, taken over-all, is radically changed. Public opinion on a wide scale is involved, and can be quickly and seriously affected if something occurs to arouse any large number of insured. The underwriter is much more on a spot than he used to be because matters of public relations are seriously entangled with the underwriting procedure. His com-

pany is dealing not with hundreds of agents and thousands of policyholders as formerly, but with thousands of agents and tens of thousands of insured. For the agent the change represents the need of devising new processes of selling so that he can handle a greater number of smaller units. The renewal ratio is important. The cost of handling is vital. Some of the present heat in the discussion of commission might be dissipated if the agent knew what lines produce for his particular agency the greatest net profit, that is, commission less cost of handling. That is more important than the rate of commission, if the policy is one that will sell quickly to many people, as will the comprehensive personal liability and residence burglary. The agent has to know more about his business and how to operate his agency. He has to understand how to get the most out of money spent on advertising and selling.

For the entire industry it is the age of the common man in insurance.

Need for More Exacting License Laws

Casualty company executives studying the automobile situation are attacking the subject from different standpoints and they seemingly are universally agreed that in order to get more effective safety results, there should be far more rigid licensing laws. New Jersey has most effective statutes. It requires a written examination and then an investigation is made of the machine and who will drive, the ages of such

and their ability as drivers. In this way any licenses are refused especially where it is found that young people in their teens will be allowed to drive.

Claim men have ascertained that far too many accidents are due to young people who should not be at the wheel. They are daring, indifferent and reckless. It would seem, therefore, there is a field for safety work in getting more exacting requirements for licenses.

PERSONAL SIDE OF THE BUSINESS

The forthcoming marriage is announced of Jane Randal Thomas, daughter of John M. Thomas, president of National Union Fire, and Mrs. Thomas, and Charles Pearl Whittemore of Cambridge, Mass. The ceremony will take place the afternoon of Sept. 14 at the Church of the Redeemer, Pittsburgh, with a reception at the 20th Century Club.

Alfred E. Rode, general counsel and vice-chairman Northwestern Mutual Fire, celebrated his 25th anniversary with the company. An authority on insurance law, he long has had general supervision of the claim department of both the Northwestern Mutual Fire and Northwest Casualty in this country and Canada. He became assistant general counsel for both companies in 1937, was elected a director in 1943 and general counsel and vice-chairman last year.

After a visit to the New York insurance department, W. F. Laughlin, director at the Mississippi insurance commission, accompanied by W. D. Clemmer, examiner, is visiting the casualty department of the Texas insurance board at Austin.

C. Hutton Smith of the insurance de-

partment of American Factors, Ltd., Honolulu, is visiting insurance offices in various parts of the country. He has been in Chicago for several days. He is accompanied by Mrs. Smith.

Paul Britton, assistant western manager of Fireman's Fund, left Wednesday for a 10 day business trip through the western provinces of Canada. His stops will include Winnipeg, Calgary and Edmonton. The western department at Chicago has supervision of the business in these provinces.

DEATHS

Hendrik Folonie of the Chicago law firm of McKinney, Folonie & Carlson, that represents the Western Underwriters Assn. and also does much other insurance work in the west, died during a fishing excursion from his summer place on White Lake, Mich. He had gone to White Lake on the recommendation of his physician that he take a rest, although there was no realization that he was suffering from a serious heart malady. His death occurred while he

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was fishing in a stream about five miles from his summer place, in company with a doctor friend. He sat down on the bank of the stream, complaining of pain and he expired while the doctor was testing his pulse.

Mr. Folonie was an integral part of the fire insurance fraternity in the west. He attended W.U.A. meetings regularly and took part in other insurance activities in Chicago.

After getting his law degree in 1914, he became associated with his elder brother, the late Robert J. Folonie, and then after seeing service in the first war, he returned to become a member of the firm of Bates, Hicks & Folonie. The firm later became Hicks & Folonie, following the death of Judge Bates and when E. H. Hicks died, an alliance was made with Hayes McKinney and the firm of McKinney, Folonie & Grear was formed. Robert Folonie died about five years ago and the firm was just recently reorganized as McKinney, Folonie & Carlson, following the death of George H. Grear.

Funeral Services for Mr. Folonie were conducted at Chicago and burial was at Kankakee, Ill., which is Mrs. Folonie's former home.

Albert I. Steffen, Waukon, Ia., local agent and president of German Farmers Mutual, died there following an illness of several weeks.

William G. Werth, widely known in Virginia, West Virginia and Tennessee as a fire adjuster, died at Bristol, Tenn., following a heart attack.

George Smythe, 52, local agent at Abelman Wis. died there.

Albert W. Larkin, 43, local agent at New York for several years, died after a lingering illness.

Gilbert S. Kessler, 42, superintendent of fire prevention for the Wisconsin industrial commission until last February, died at a Milwaukee hospital. He was a graduate of the Marquette University college of engineering in 1933 and

through his prevention work was well known to insurance men. During the war he served as state fire coordinator.

Maurice Baltzer, 76, local agent at Monroe, Wis., who had represented Northwestern Mutual Life for 33 years before his retirement, died at his home. He started in insurance in 1908.

Lee R. Ogren, assistant secretary Loyalty group in charge of the fire loss department at San Francisco, died at his San Mateo home after an illness of several months. Mr. Ogren started his insurance career in Iowa and for some years was staff adjuster for Underwriters Adjusting at Peoria, Ill. In 1930 he joined the Loyalty group as chief adjuster in Los Angeles. In 1938 he was elected assistant secretary and transferred to San Francisco.

Homer E. Sanders, 57, local casualty agent and adjuster of Dallas, died in Kentucky while on a vacation and was buried in Dallas. He was formerly with the J. E. Lett agency in Dallas, and established his own agency in 1934.

Leon Dargan, 78, retired insurance man and resident of Dallas for 60 years, died in Pasadena, Cal. Mr. Dargan, member of a family well known in insurance circles of the south and southwest, was with the Dallas general agency of Trezvant & Cochran in the 1890's. In 1900 he became special agent of Home and in 1904 its state agent in Texas. In 1917 he and D. I. McLarry became joint general agents in Texas for Home. He retired from the agency in 1922 and worked as an independent adjuster until retirement about six years ago.

James H. Rea, superintendent of the improved risk department of North America in San Francisco, died there while recuperating from a major surgical operation. Mr. Rea, one of the most popular field men and engineers in the business, was a past most loyal gander of the San Francisco Blue Goose and had been with North America since 1923. Before being appointed superintendent

he had served in both northern and southern California fields as special agent and engineer.

James I. Watt, for 54 years a Boston fire insurance underwriter, died at his home there. In 1892 he entered the brokerage office of Tillinghast & Flanders and when the firm merged in 1902 with Dewick & Flanders, he went with that firm and had remained with it since.

Frank C. Herbert, 65, assistant secretary of St. Paul F. & M. at the time of his retirement on pension last July, died at his summer home on the St. Croix river. He had been with the company more than 40 years and in late years had been in charge of personnel. Mr. Herbert had been in poor health for a year.

Frank G. Vetter, 69, a retired adjuster, died at the Mary Day Rest Home at Canton, O. His adjustment work was at Cleveland. A brother, Albert Vetter, is of the Vetter-Hennie local agency of Canton.

Robert W. Webb, local agent at Anderson, Ind., died of a heart attack.

Sawyer to Be Chicago Speaker

E. W. Sawyer, counsel for the National Assn. of Casualty & Surety Agents and National Assn. of Insurance Brokers, Sept. 19 will speak in Chicago at the Chicago Board Auditorium in a joint open meeting on "Producer, What Now?"

Judge Sawyer will review progress made by the all industry committee in rate legislation, pointing out the advantages and disadvantages of the various provisions. He will not attempt to outline a course for Illinois producers, but will review the situation so they can decide what matters must be considered in organizing for the 1947 state legislative program.

Jeffries Joins Martin

E. C. Jeffries has joined Hubert Martin, general agent at San Diego, Cal., and the firm will be known as Martin-Jeffries & Co.

Mr. Jeffries was a lieutenant in the navy during the war. He is a graduate of the University of Kansas and has been with Harris Trust & Savings Bank of Chicago and Federated Hardware Mutuals, Detroit.

Robert Heatherington has joined the firm as manager of the casualty department. He is a graduate of the University of Colorado and has had company experience in field work.

Checks to Examination Winners

SAN FRANCISCO—James F. Crafts, president of Fireman's Fund, carried on the tradition established by former President J. B. Levison in 1933, when he presented checks to the three highest graded students in the recent Insurance Institute of America examinations.

J. H. Finigan, Jr., Hartford Fire, who made 97% in fire course II, received \$50. Next Trygve Larson, National Fire, with 87% in fire course III and Miss Joyce Moore, Fire Association, who graded 86% in the inland marine course, \$25 each.

Assurance of America, New York, has applied for license in California.

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QUIZ PROGRAM

1. Destroyed property is (a) easy (b) difficult (c) impossible, to replace.
2. Living quarters are (a) impossible (b) easy (c) difficult, to obtain.
3. If the "burning ratio" continues upward rates will have to be (a) reduced (b) maintained at same level (c) increased.

Three correct answers mean three good reasons why you should foster fire prevention activities in your community.



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Mr. Thompson stated that the maximum regulation, before it can be actually implemented, will consist in the underwriting when a company does not provide a deficiency. Those indemnity companies intended the action from through state lines, but it is only in concert that they covered. Mr. Thompson fundamental purpose is to insure losses. Solvency of premium amount of the company to a rate level is more than is higher tariff.

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Thompson Answers Arguments of Rate Bill Dissenters

**N.A.I.C. Vice-president
Makes Rebuttal in
Chicago Address**

Seth B. Thompson of Oregon, vice-president of The National Assn. of Insurance Commissioners, in addressing the insurance membership group of the Union League Club of Chicago Tuesday noon, gave categorical answer to the objections so strenuously urged at the recent N.A.I.C. meeting at Portland to the commissioners' fire and casualty rating bills by six important Pacific Coast insurers, along with American Automobile, Employers Liability and General Accident: Mr. Thompson, who was en route to Syracuse for the meeting of the executive committee of the N.A.I.C., reduced to writing arguments, the various presentations made by the dissenters at Portland, and then proceeded to counter those objections.

He classified the objections as: 1. The state legislation represents the maximum in the way of regulation, which is more than is needed to take care of the situation created by the S.E.U.A. decision and public law 15; 2. The legislation is too restrictive and under it the insurers could not function efficiently; 3. The dividends and net cost of participating insurers are not controlled under the bills (this being the principal objection of Fireman's Fund); 4. The language contains many legal ambiguities.

Maximum Is State-Made Rates

Mr. Thompson, in making his rebuttal, stated that the bills do not represent the maximum in the way of rate regulation, because the maximum would be assigned to the states the authority for actually making rates, or to set up deficiency reserve requirements such as exist in the life insurance field whenever a premium is charged that does not produce a minimum reserve, a deficiency reserve must be set up. Those independent companies that entered objections to the bills at Portland, intended that they do not need protection from the federal anti-trust laws through state rate control legislation, but it is only the insurers that act in concert that need to have their procedures covered by state laws. To that Mr. Thompson replied that one of the fundamental purposes of rate regulation is to insure the solvency of the companies. Solvency is closely linked to adequacy of premium. He pointed out that the amount of premium reserve is a function of the rate that is charged and a company that is operating on a low rate level is putting up a smaller reserve than is a company operating at a higher tariff.

Robinson-Patman Act Is Threat

Also, he declared, independent companies may be infringing the Robinson-Patman act, even though their rate de-



Seth B. Thompson

B.I. Rates Cut 10%, P.D. 29% in Md.

The automobile rate increases that have been approved by Commissioner Ensor for Maryland, effective Sept. 1, average 10% on B. I. and 29% on P. D. Mr. Ensor states that most of the rate increases put into effect in most of the states last May are greater than the Maryland increase. The average increases in other states were 20% for B. I. and 28% on P. D. Mr. Ensor, in a public message, states that if motorists are to hold the line against increased insurance rates, the accident rate must be lowered so as to offset inflationary costs. The public makes its own rates.

Terminations are completely individualistic. The Robinson-Patman act requires equal treatment of all customers in respect of price. Hence when, and if, companies become subject to the Robinson-Patman act, they must be on record with filings so that questions of discrimination can be determined.

Mr. Thompson argued that instead of being too restrictive, the bills provide the opportunity for great flexibility and they are not nearly as restrictive as some of the rate legislation now in effect in some of the states. He cited section 3(a) of the bills which states that in determining the rates due consideration shall be given to past and prospective loss experience both within and outside the individual states, to catastrophe hazards, allowance should be made for a reasonable margin of profit and contingencies and to dividends to policyholders, to past and prospective expenses within the state and nationally, and to all other relevant factors.

The bills provide for individual risk rating program. They specify that uniformity is neither required nor prohibited.

These features that he cited, he said, indicate the wide latitude the bills furnish all companies of all types.

Supporting Data Required

The fact that the bills require supporting data with new rate filings is a privilege for the bureaus as well as an obligation, he contended.

Mr. Thompson remarked that the provision for licensing of the bureaus is especially important. He pointed out that the Department of Justice, for instance, in the matter of railroad rates, has objected to the way the railroads have gotten together to prepare filings for the Interstate Commerce Commission. The insurance bills are intended to validate the procedures that are followed before the filings are made.

As to the objection that the legislation does not control dividends and net cost of participating insurers, Mr. Thompson declared that several states now have statutes requiring that dividends must be earned, and then also there are the Blue Sky statutes prohibiting the payment of dividends except out of earnings. Policy dividends also are controlled through company examinations, he said. Such control is exercised in a positive way, but without publicity.

As to the argument that the bills contain legal ambiguities, Mr. Thompson declared that the attempt was made to base the legislation on principles instead of spelling out instructions in a detailed way. So long as the insurance industry is permitted to present its case in rate matters, so long as there is intelligent administration of the laws, and the companies have recourse to the courts from arbitrary decisions of state officials, matters of ambiguity can be easily adjusted.

Now that insurance regulation is to

Sees Continuation of Encouraging Accident Swing

National Safety Council reports for July continuation of the favorable swing in the traffic accident toll that became evident in May.

The July toll of 2,530 lives was 23% below the last peacetime July in 1941—the third consecutive month of substantial reductions and the year's biggest drop from the pre-war level. Before May, deaths were running neck-and-neck with 1941.

While the toll still is higher than last year, when gasoline rationing and wartime restrictions were in effect, the council said the July increase of 21% over 1945 was the smallest of the year. For the first four months, the increase averaged 45%.

The normal death rise in July over June is 10%, but this year was only 1%. The council credits the improvement to the intensified safety program, launched by the President's Highway Safety Conference.

Seven Months' Increase 37%

The seven-month total of 18,280 traffic deaths was 37% over 1945 and 10% below the same period in 1941.

For the first six months of 1946, travel was only 2% less than in the first half of 1941. Since deaths were down 8%, the mileage death rate was far below that of 1941. In May and June it was actually lower than the 1945 rate.

Rural areas were contributing most to the toll. Approximately 10,210 persons were killed on rural highways during the first half of 1946 as compared with 6,230 in the same period of 1945, an increase of 64%. Urban deaths increased only 12%.

July was the second consecutive month in which city deaths were lower than in 1945. City traffic deaths dropped 6%.

L.M.C. Gets Iowa REA Risk

WASHINGTON—Lumbermen's Mutual Casualty is stated at the rural electrification administration to have obtained the insurance business from the Iowa association of rural electric cooperative groups to protect REA's interest in connection with loans to Iowa groups. This business was placed through a cooperative insurance organization, it is understood.

National Rural Electric Cooperatives Association members have been doing business for the past two or three years principally with Employers Mutual Liability of Wausau, which has furnished coverage to protect REA interests. However, the REA official position is that it does not tell the rural electric cooperatives where to place their insurance, provided it is of the proper kind, in sufficient amount and with a sound and satisfactory company.

Big Road Contract Awarded

LOS ANGELES—Guy F. Atkinson Co. has been awarded part of a road contract in Mendocino county between Ft. Bragg and Bromley Creek by the state highway department, at its bid of \$1,322,643. Fidelity & Deposit, through its San Francisco office, will execute the bond.

Cummings to Brokerage Firm

Bernard J. Cummings, superintendent of the city department of Great American Indemnity in San Francisco since 1943, has resigned to join the brokerage firm of Everett W. Stark Co. Before joining Great American he had been with a Honolulu agency about 17 years.

Fondiller Sees Necessity of Increased Benefits

Actuarial Observer Criticizes Policy of Rate Reduction: Favors Higher Scale

Richard Fondiller of Woodward & Fondiller, consulting actuaries of New York, in addressing the convention of the International Assn. of Industrial Accident Boards & Commissions at Portland, Ore., declared that there has not been an orderly progression in workmen's compensation benefits. There has been no consistent program followed to amend the laws in an orderly and logical manner, he declared.

In the past 10 years, he continued, in the face of much social progress, except in a few states, compensation benefits have steadily lost ground. Instead of a program that would permit benefit provisions to be increased without increasing the rate level, reductions have been made in the rates.

He submitted a table showing the extent of rate decreases and benefit increases in the various states. For instance, in Alabama there has been a 43% rate decrease and a 16.9% benefit increase. In Illinois the rate decrease has been 42% and the benefit increase 13 1/2%. In Indiana the rate decrease is 47 1/2% and benefit increase 11 1/2%; Iowa 19 1/2% and 18.8%; Kansas 43.7 and .5%; Kentucky 52.2 and 7.4; Michigan 44 1/2% and 22.4; Minnesota 44 and 7.6; Missouri 27.6 and .6; Nebraska 49.9 and 9.5; New York 13.6 and 7.1; Tennessee 35.9 and .9 and Wisconsin 35.1 and 8.7.

Rhode Island is the only state in which the rates have been increased. The rates went up 55.8% but the benefits have been increased by 67.1.

Mr. Fondiller predicted that compensation benefit increases and rate adjustments will become increasingly important in the next few years.

Symposium Is Conducted

The association conducted a symposium on the use of average costs per case, in determining the amount of compensation to be paid an injured workman. Leading the discussion were Dr. Eugene Patton, Mr. Fondiller and Dr. Orrin Fried, Wisconsin industrial commission.

The convention heard an address by Paul Scharrenberg, California department of industrial relations, on industrial safety. There was an address by Warren H. Pillsbury, California compensation commission.

Senator Morse addressed a dinner meeting.

Paul E. Gurske, Oregon industrial accident commission, gave a report on industrial rehabilitation practices in Oregon. He said in the last year 77% of injured workmen in Oregon who received vocational training, earned higher wages in their new work than they had earned before. Other rehabilitation workmen established their own business. The Oregon commission is conducting a safety campaign in the lumber industry attempting to cut down accidents. During the past year accident frequency in the lumber industry dropped 14%.

L. O. Arens, chairman Oregon industrial accident commission, recommended

(CONTINUED ON PAGE 15)

High Loss Ratios on A. & H. Told by Harold Gordon

In talks before the Accident & Health Club of Des Moines and the Omaha Assn. of Accident & Health Underwriters, Harold R. Gordon, managing director Health & Accident Underwriters Conference, discussed medical care insurance and loss ratios on A. & H., giving information to refute much of the criticism of those lines.

Mr. Gordon declared that the average loss ratio from 1928 through 1945 in the accident and health field was 53.8%. The lowest loss ratio in this period was 50.3% for 1937 and the highest 66.3% in 1932, he said. This experience includes all lines of accident and health coverage.

Further, Mr. Gordon said that presently and for some years past, accident and health loss experience has been either second or third highest of all lines of insurance. The average loss experience on group accident and sickness, which is the only form of private insurance comparable to state or government plans, was 73.9% in 1945, 73.2% in 1944, and 71.5% in 1943. Michigan, which has recently been berated by labor unions for its accident and health loss ratio, had a 60% loss ratio. Maryland was 71%.

Will Be Higher in Bad Times

He predicted that loss ratios during years of considerable unemployment will run as high as 10 to 20% more than in "full employment" years.

Mr. Gordon pointed out some fallacies in reporting loss ratios which may have tended to create misunderstanding. He noted that loss ratios vary as much as 10 points when a comparison is made

on written and earned premiums and paid and incurred losses. Then there is a difference between what the policyholder gets back for his premium dollar in paid losses and what he actually gets in dollars and cents plus protection.

Reserves set aside for use of accident and health policyholders should be included in any statement about what is "returned" to policyholders, Mr. Gordon said.

Discussing medical care insurance at the Omaha meeting, he said that this is bound to be one of the rapidly expanding coverages in the A. & H. field in the next few years. He compared it now to the position of hospital insurance in 1932—designed to extend ordinary loss of time coverage in rounding out a more complete protection for present and new policyholders.

Pointers on Medical Care

Mr. Gordon described the history of medical care insurance and its experiments and discussed the Wisconsin plan, California plan, and the Illinois plan. In outlining the recently announced program of the American Medical Assn., with the medical profession in these plans he said that if insurers are to cooperate they must be careful to make adjustments of medical care insurance with local conditions.

Also they must have complete confidence and cooperation with the local or state medical societies. It is necessary for each agent to contact physicians and hospitals in his locality to gain their confidence in treatment and care of his policyholders. Then carriers must provide as complete "paid-in-full" coverage as possible consistent with sound underwriting principles.

Leaders in the field use the Policy Analysis Service. Write the Accident and Health Bulletins, 420 E. 4th St., Cincinnati 2, O.

Downtown Denver Fire Causes \$500,000 Loss

DENVER—The first four-alarm fire here in more than 25 years reduced the five-story Jacobson building at Sixteenth and Arapahoe streets, in the heart of the downtown business district, to an empty shell. Damage to the building and contents is estimated at \$500,000. Fire department officials listed the fire as of undetermined origin. The basement of the 66-year old building was flooded by tons of water, blocking all attempts to investigate cause of the blaze. Three persons are being held by police for investigation in connection with the fire.

Building Very Old

The building, built in 1880, was insured for \$110,000 and was owned by Merchants Mart, Inc., and the Gordon Burton Investment Co. Damage to merchandise stocks in the building was estimated at well over \$200,000. An additional \$8,000 damage was caused in the drapery and window shade company next door, by smoke and water. Street floor firms include the M. D. Barnett Clothing Co., Ford Optical Co., Scotch Tailors, Hanson watch repair shop, a Thom McAn shoe store and the Meek Trunk & Bag Co.

Wisconsin A. F. of L. Raps Medical Expense Practices

Existing practices which allegedly are requiring and permitting insurance carriers to pay the medical expenses in connection with workmen's compensation cases before the state industrial commission in advance of hearings, and the practice of insurers hiring expert medical testimony in their behalf were sharply criticized in a resolution at the annual convention of the Wisconsin State Federation of Labor at Superior.

The resolution was referred to the federation's executive committee, which is expected to ask for an investigation by the legislature of existing practices.

The convention also recommended legislative action to establish a state fund from which all medical services in connection with workmen's compensation cases would be filed with the industrial commission and copies made available to both interested parties. Where the commission ruled a particular injury was compensable, the employer or his insurer would be required, under the proposal, to reimburse the state fund for medical expense and medical testimony incurred.

Many Mich. Motorists Are Failing to Report Crashes

LANSING, MICH.—Secretary of State Dignan is attempting to remedy what he terms "widespread ignorance" of provisions of the state's semi-compulsory financial responsibility law by calling attention of local law enforcement officers to the requirements and the fact that they are not meeting with general compliance.

He noted that only about 75% of traffic accidents involving personal injuries are being reported to him, as the law requires, by motorists involved. Daily reports, however, are currently running about 150 such mishaps. Many motorists seem to think that when police or other officers investigate an accident the motorists' responsibility to file accident reports ends. The law, however, makes it an offense punishable by revocation of license not to report directly to the secretary of state.

St. Louis Mutual Licensed

ST. LOUIS—Group Casualty Underwriters, Inc., has been licensed as a mutual. The directors are: A. L. Weiss, H. J. O'Neill, N. F. Nissing and P. C. Ore, all of St. Louis; C. F. Gissler, University City; A. C. Lsun, Clayton; J. H. Armbruster, Overland; S. S. Russell, St. Louis county, and J. R. Burrell, University City.

Mich. State Bar Asks Act Revision

LANSING, MICH.—A special workers' compensation law committee of the Michigan state bar has reported need for complete revision of the compensation act, to be accomplished after study by a special commission. The committee recommends stop-gap amendment of the present statute should be undertaken by the 1947 legislature to remove the most glaring deficiencies. The immediate changes are required chiefly to clarify legislative intent relative to whether compensable injuries must be accidental of origin.

"The recent supreme court decisions," the committee report states, "have narrowed the scope of the act and caused considerable confusion in determining whether personal injuries must be of accidental origin to be covered by its benefits. Although it apparently was the intention of the legislature in the last amendment to abolish the necessity for proving accidental injury, these recent decisions and the confused manner in which the act is drawn make necessary this temporary revision."

Makes Recommendations

Specific recommendations for amendments were made which it was felt would remedy these defects. One amendment would specifically include under compensation benefits such so-called "independent contractors" as do not maintain separate places of business and offer their services to the public and are not themselves employers subject to the act. The employer for whom such a contractor was performing services would be made liable for compensation if the contractor suffered injury while "performing services in the course of the trade, business, profession or occupation of such employer at the time of the injury."

Another amendment would permit an insurer subrogation rights to recover from an insured employer all compensation paid in excess of single compensation, thus requiring the employer to meet the cost of penalty double compensation assessable in cases of illegal employment of minors.

Other Suggestions

Another proposed change would permit suit to collect damages, where liability exists, from a third party but with the proviso that the employer or his insurer could recover the amount of compensation paid from any resultant judgment. Numerous other minor revisions are advocated to clear up obsolete nomenclature and ambiguous references. It was suggested the state bar request the governor to appoint a commission whose members would be representative of various interested groups, such as C.I.O., A.F.L., Manufacturers Association, insurance companies, department of labor, senate, house and state bar, to study and draft a completely new compensation act. F. T. Schermerhorn is chairman of the special committee.

Associated Aviation Opens San Francisco Office

SAN FRANCISCO—Associated Aviation Underwriters has established a branch office in San Francisco which is now occupying temporary quarters at 110 Market street. Solon C. Kelley, five years in the army air force and for the past year with Associated Aviation Underwriters in New York and Los Angeles, is manager. R. H. Griffith, Jr., son of R. H. Griffith, vice-president of Glens Falls and also a pilot, will be underwriter and Wilfred Daly, special agent. Both Mr. Griffith and Mr. Daley served as bomber pilots during the war in the India and Pacific areas.

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VICTOR MONTGOMERY, President

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Thompson Answers Bill Dissenters

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become a more vital matter to the industry, Mr. Thompson urged that insurance men give more attention to political matters so that public officials may be selected that are keenly responsive to the obligations of their office. Some of the commissioners fear that under rate regulatory statutes they will be burdened with work, but Mr. Thompson declared that in Oregon where, since 1917 the filing of all forms and rates has been required except in the marine field, it is necessary to have a staff of only three men in the rating department. New York has only 12 men in that department.

The meeting was presided over by C. M. Cartwright of THE NATIONAL UNDERWRITER. Special guests included Insurance Director Parkinson of Illinois, who also left Tuesday afternoon for Syracuse; Charles B. Stumes and A. A. Loeb of Stumes & Loeb, Chicago general agents of Penn Mutual Life, and John H. Sherman, head of the life department of W. A. Alexander & Co., which is general agent for Penn Mutual; H. A. Zischke, Chicago manager of Union Central Life, and Hugh D. Hart, vice-president of Illinois Bankers Life, who was vice-president and agency director of Penn Mutual Life, when Mr. Thompson was general agent for that company at Portland. In his earlier days he was with Union Central at San Francisco.

Mr. Thompson, in returning from Syracuse, will stop at Cleveland for several days during the convention of the National Assn. of Life Underwriters there.

Fondiller Urges Increased Benefits

(CONTINUED FROM PAGE 13)

that legislation be enacted to empower commissions and boards to make adjustments in respect to their "moral obligation" to human needs.

Dr. Harry H. Kessler, Newark, urged industrial accident commissions to include rehabilitation as a fundamental part of the treatment of injured workers.

Rehabilitation, however, is only one of three phases of workmen's compensation. The other phases are prevention of accidents, and industrial diseases, and curative treatment of the injured or disabled.

Paul Scharrenberg, San Francisco, was reelected president of the American Assn. of State Compensation Insurance Funds, which met at Portland in connection with the Internation Assn. of Industrial Accident Boards & Commissions. Reelected secretary was Lewis Dusfler, New York.

Reporting for the committee on safety and safety codes Mr. Scharrenberg recommended increased public interest in accident prevention; labeling of dangerous equipment by manufacturers; greater interest in accident prevention on the part of employers, and inclusion of accident prevention training as a prerequisite to graduation from college as well as elementary and high schools.

The committee on administration and procedure in a report read by Harry A. Nelson, Madison, recommended that state commissions adopt simplified methods in handling cases of injured workers, and that the claimant be supplied with full information covering his particular case.

The International Assn. of Industrial Accident Boards & Commissions elected Dr. D. J. Galbraith of Ontario president, Mrs. Betty W. Allie of Michigan vice-president and Verne A. Zimmer, U. S. Department of Labor, secretary.

Much of the discussion at the meeting

centered around the Ontario system, which is regarded as well administered. It is a monopolistic state fund that provides unlimited medical benefits, pension for permanent disability regardless of whether the worker goes back to his old job or another job, and does some exceptionally good work on rehabilitation of injured workers.

There was a symposium on medical practice in workmen's compensation. Members of the association indicated that there is still need to work out a system of disability rating which would achieve a much higher degree of standardization than at present obtained.

The association recommended the adoption of the procedure in sending medical testimony to a medical panel for judgment rather than having laymen pass upon it.

Richard C. Wagner, manager of the casualty department of Assn. of Casualty & Surety Executives, attended from New York.

Williams Amer. Ind. Dallas Head

H. Reid Williams has been appointed Dallas manager of American Indemnity. Before joining the company Mr. Williams was with National Surety in

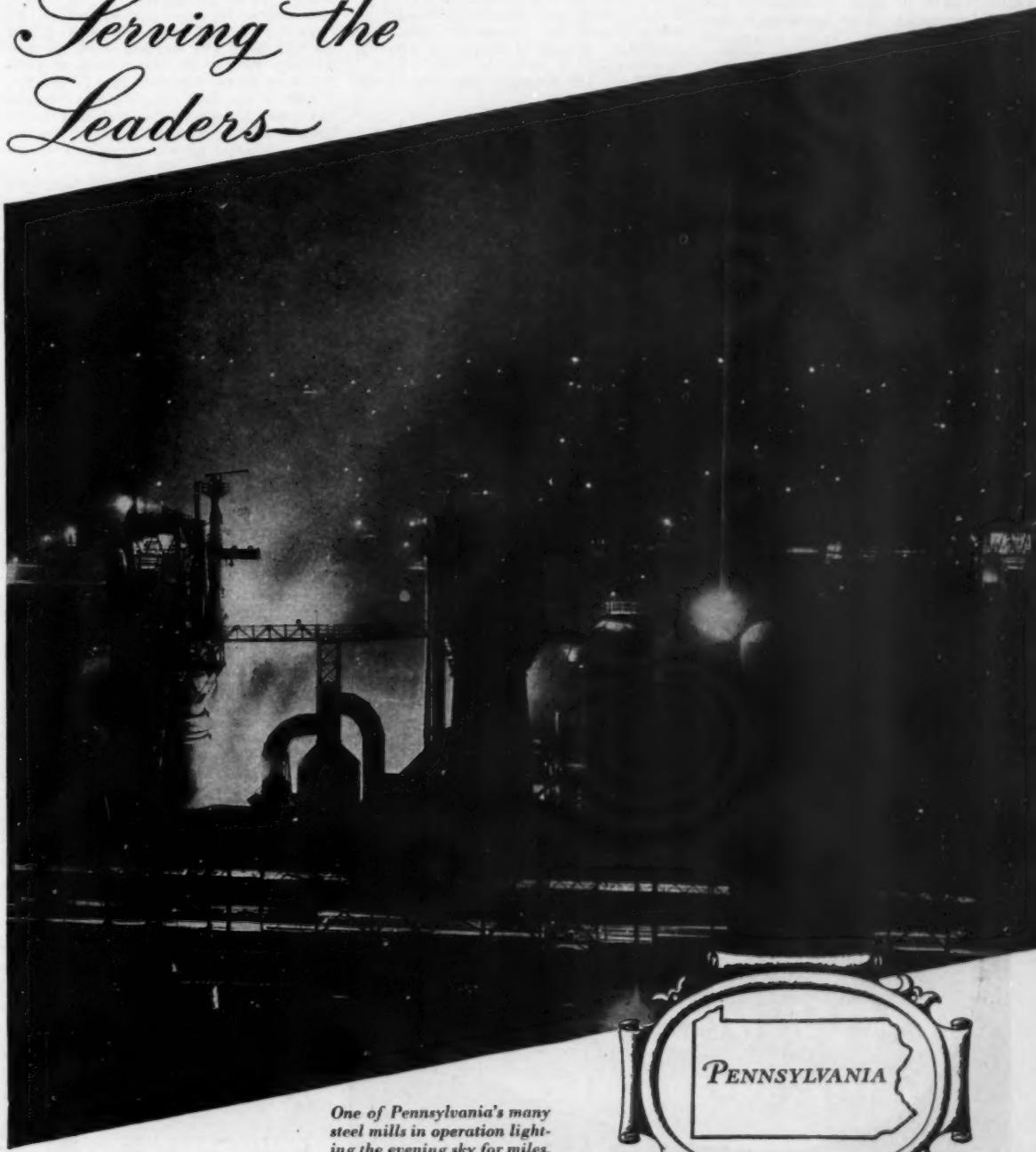
Memphis. He has had wide experience in various casualty lines, and has specialized in fidelity and surety for 17 years.

Md. "Comp" Rates Cut .8%

The Maryland department has approved the workmen's compensation rate filings of the National Council on Compensation Insurance. These call for an average reduction of .8%.

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Late Fire News**Bertiaux Enters Local Agency Field in Florida**

Fred C. Bertiaux, former Illinois state agent of the Hanover, later assistant western manager and then an official at the head office, has purchased the Coup-land Insurance Agency at Ft. Lauderdale, Fla. This is a flourishing agency about 10 years old and one of the growing ones in that section of the state. Ft. Lauderdale is one of the cities in Florida that is experiencing a rather rapid growth in spite of priorities and lack of material. Mr. Bertiaux is sole owner of the agency. It has a splendid representation of fire and casualty companies.

Mr. Bertiaux is sales minded, knows the fire insurance business from beginning to end. He had a very successful field experience and then this was supplemented by his office experience in Chicago and New York with the Hanover. He was with that company for a long time. Headquarters of the Coup-land agency is in the Hector building.

S.E.U.A. Makes Plans for Mid-year Convention

The mid-year meeting of the South-eastern Underwriters Assn. has been scheduled for the Carolina hotel, Pinehurst, N. C., Wednesday, Oct. 30. The executive committee will meet Monday morning, Oct. 28, and other committees will be in session on Tuesday. Many company executives from the east and south will be arriving Saturday, Oct. 26,

Mutual Rating Conference Move

Mutual Aircraft Conference and Mutual Marine Conference have moved their offices to the Insurance Exchange building, Chicago. Thus their rating activities will be divorced from the American Mutual Alliance, as required by the S.E.U.A. decision.

William H. Rodda is secretary of the two conferences.

May Cut Off Fire Protection

LANSING, MICH.—City Attorney Van Note has held that the municipality lacks legal authority to contract for furnishing fire protection outside the corporate limits. This may end the con-

tracts for fire department service to populous Lansing township and the city of East Lansing.

New Court Procedure for Claims Against U. S.

One item in the legislative reorganization act of 1946 which President Truman signed in August provides that a claimant may bring suit against the United States government in federal court for the district of claimant's residence. There are certain exceptions as to acts of negligence on which suit can be brought in this way.

The act provides that the federal court has exclusive jurisdiction in such suits and is to settle them without jury. The Attorney General can compromise a suit for damages. The suit has to be brought within a year of the occurrence or within a year of the effective date of the act.

This is the first time the government has given up its sovereignty in this respect and it is regarded as a very satisfactory change by attorneys and others interested in such claims.

It is believed that the federal court will give such claims a quicker hearing and decide them on their merits. The previous method is regarded as cumbersome and not always just. Since the act does not touch on whether or not it applies to cases already submitted, it is possible that some of the claims arising out of the Port Chicago explosion and out of the crash of an army bomber into the Empire State building may be switched to the new procedure.

Revamp Mich. Department Offices

LANSING, MICH.—An extensive remodeling program is under way in the offices of the Michigan insurance department in the state office building.

The program involves virtually all of the office space except the private offices of the commissioner and his two deputies. More private offices are being created for other department officials.

Frey Named Fire Underwriter

George F. Frey has been named fire underwriter of the Chicago branch of American Casualty and American Aviation & General. He entered the business in 1928 with the Parker-Aleshire & Co. class 1 agency at Chicago, and remained until entering the army in 1943. Upon discharge in 1945 he returned with Parker-Aleshire.

National Fire 200-Year Calendar

National Fire of Hartford has published a 200-year calendar covering dates through the year 2000.

The company is celebrating its 75th anniversary and notes that the calendar reflects its optimism for the future.

Lumbermen's Mutual Is Reducing Policy Dividends

Lumbermen's Mutual of Mansfield, O., has decided upon a reduced scale of dividends to policyholders, effective Oct. 1. Under the new scale, dividends on automobile, U. & O., furniture stores, metal workers, laundries, dry cleaners and meat packers will be 10%, while for all other classes and coverages the dividend will be 15%. Vice-president Charles E. Nail stated that the reduction is dictated by the abnormal loss ratio which he predicts may continue for some time.

Life Members Society Annual Gathering Oct. 8

At the meeting of the officers and executive committee of the Life Members Society of the old Fire Underwriters Assn. of the Northwest at Chicago Tuesday, it was decided to hold the annual meeting at the Union League Club, Chicago, Oct. 8. It was decided that henceforth all members of the Northwest Association shall belong to the Life Members group.

P. C. Metzger, London & Lancashire, Chicago, is president of the society and W. J. Sonnen of Evanston, Ill., is secretary. D. J. Harrigan, St. Paul F. & M., Chicago, is president of the Northwest body, and C. W. Good, London & Lancashire, Chicago, is secretary. They were all present at the meeting. J. Lewis Cassell, Chicago, London Assurance, is chairman of the entertainment committee. Roy L. Nicholson, Milwaukee, Michigan F. & M., is chairman of the memorial committee.

Plans for Eastern C. & S.

NEW YORK—Incorporation of Eastern Casualty & Surety is now under way. Proposed capital is \$750,000. The organizers include Kenneth P. Lamont, who recently organized American Progressive Health of New York; Samuel Kosman, an official of the same company, and John J. Fitzgerald, president of Mutual Casualty of New York. It is planned to issue stock through New York insurance brokers. Other incorporators are Alexander Such, B. Gerald Cantor, Jerome G. Futerman, William F. Vandeventer, H. Wayne Oakley, L. A. Haggerty, Dr. John J. McKenna, Arthur Richenthal, and Louis S. Hughes.

Peter W. Freilich, Cook County manager of Corroon & Reynolds in Chicago, this week announced the birth of the Freilichs' first child, a girl, at Henrotin Hospital. She weighed seven pounds and has been named Dale Wynne Freilich.



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McCarran Questions State Officials

Senator's Interrogatory on PL 15 Progress Goes to Commissioners

WASHINGTON—The survey being made under the direction of Senator McCarran, chairman of the Senate judiciary committee, to determine the progress of proposals to bring state laws and regulations into line with the provisions of public law 15 is being extended to state insurance commissioners, Hal Lackey, the Senator's assistant says. The survey contemplates a questionnaire or letter to the state commissioners, as well as to insurance industry organizations.

Mr. Lackey said he was instructed not to make public the list of names of those to whom the survey letter goes. He declined to state the number of letters used in the survey but indicated they are going to certain "companies" as well as commissioners and industry organizations. McCarran has characterized publicity concerning the survey as "premature."

It is explained that the survey is merely a preliminary step to obtain the answer, if possible, to what will develop, and just what progress the states have been making regarding the changing their laws and regulations to comply with PL 15. The purpose is to make a beginning to see what the situation is, to try to get the data reduced to concrete form, so the Senate committee can see what developments have occurred and what the prospects are.

Information obtained in the survey is expected to be an analyzed and collated. Whether the committee will make any report or comment upon state

legislative proposals before most of the state legislatures meet beginning next January is a question not answerable at present. However, it is believed the committee hopes to have available up-to-date data should its members desire to go deeply into the matter before the state legislatures act, and make public their views for the information of state officials and legislators.

Meanwhile, if the Congressional reorganization law is carried out by the next Congress—one Congress cannot bind another—there is speculation that Russell, Georgia, as senior to McCarran, may choose to succeed the latter as judiciary committee chairman. Majority leader Barkley has said the seniority rule will prevail. However, the Senate could ignore the reorganization law, in which case McCarran would be assured of retaining his chairmanship. If not that, he could retain his place on the judiciary committee and his survey could go forward through the insurance subcommittee, if the full committee so decides.

It is reported that insurance groups that have received the questionnaire are greatly perplexed as to how best to respond to it.

Recapitalization Plan for Corroon & Reynolds Corp.

A recapitalization plan for Corroon & Reynolds Corp. will be voted on by stockholders at a special meeting Sept. 26. There would be issued a new \$1 cumulative dividend preferred callable at \$21 a share, and six of these new shares would be exchanged for each share of the present \$6 preferred callable at \$105 plus cumulative dividend. There is a \$22 dividend arrears on the present stock. There would be paid a special dividend of \$2 a share on the present preferred and Corroon & Reynolds, Inc., of Philadelphia would be merged into Corroon & Reynolds Corp.

There are presently outstanding 42,671

shares of the \$6 preferred and there are 787,310 shares of \$1 par value common stock. There would be no change in the latter.

Corroon & Reynolds Corp. owns the entire stock of Corroon & Reynolds, Inc., insurance manager; Central Fire Agency, Inc., general agency and R. A. Corroon & Co., insurance brokerage, and a large stock interest in American Equitable, Globe & Republic, Merchants & Manufacturers and New York Fire.

Recommend Insurance Legislation for Nebraska

The Nebraska state legislative council has recommended a legislative program to preserve for the state, supervision of insurance after Jan. 1, 1948. It recommends that the insurance department be given powers over the insurance business similar to those of the federal trade commission, including the power to formulate rules, investigate violations, and after hearings, issue cease and desist orders. It also recommends the setting up of licensed rating bureaus, amendment of the state laws relating to fair trade practices, to include all phases of the Clayton, federal trade commission and Robinson-Patman acts, and it recommends that the present discriminatory premium tax be retained.

Warms of Non-Licensed Insurers

Commissioner Fischer of Iowa has issued a warning against the purchase of insurance from non-licensed companies soliciting business through the mails. He said at least four companies are active in the state, are taking "thousands of dollars" in premiums from Iowa and "seldom pay off claims."

The Iowa commissioner said they are using lists of automobile owners for direct-mail solicitation and are known to have paid at least \$50,000 for such a list.

Give Testimonial in Ohio for Sawyer and McCray

The Ohio field men are giving a testimonial dinner Sept. 10 at Columbus for Walter A. Sawyer, who retired Sept. 1 as state agent of Fireman's Fund and Clarence McCray, who is to retire Oct. 1, as state agent of Great American. Reservations are limited to 200. Kenneth J. Hoag is chairman of the committee, the other members of which are Clark Morgan, B. O. Evans, Ralph Hukill and Thomas O. Dye. Carl E. Ingram, secretary in the western department of Great American, will attend the dinner.

Rule Out Taxi P. D. Deductible

Effective Sept. 1, under the National Bureau of Casualty & Surety Underwriters' ruling, deductible bodily injury or property damage cover cannot be written on public livery or taxicab risks in Illinois.

In the past 10 years, little or no bodily injury was written on a deductible basis for such insured; however, some companies issued the property damage portion in this manner with a view to reducing the claim frequency.

American Cas. Has Sports Cover

American Casualty has announced a complete sports medical expense program for all types of school, amateur and semi-professional teams.

The coverage protects all players while playing, practicing or traveling to and from games played away from the usual place of practice. Variable amounts of coverage are available and different rates are used for various categories of athletic teams.

The Lupton agency at Martin's Ferry, O., has been sold to Frederick Packer, who will merge it with his agency.

The redbook of accident and health policy data—the Time Saver, \$4 from The National Underwriter.

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"U. P." Agents Denounce G.I. Training Changes

(CONTINUED FROM PAGE 1)

met, spoke of the necessity next year of extending rate control legislation to lines other than fire insurance and workmen's compensation which already are under Michigan state control. Unless such legislation is enacted, companies after Jan. 1, 1948, could not agree on rates without the danger of being prosecuted under the federal anti-trust laws. The situation in automobile in-



DAVID A. FORBES

surance, he said, would be particularly chaotic if each company had a different rate. The smaller companies could not long survive, he declared.

Mr. Forbes indicated his approval of the bills that have been endorsed by the National Assn. of Insurance Commissioners, and in asking the support of the agents for such legislation, Mr. Forbes remarked that it was Walter Bennett, counsel of N.A.I.A., that made the motion to approve these bills in the all industry committee.

Mr. Forbes recalled that his last visit to the Upper Peninsula was five years ago when he appeared as president of the Michigan Assn. of Insurance Agents.

Mr. Forbes gave an outline of the activities and duties of the department. He remarked that in addition to the statutory minimum requirements for the admission of foreign companies, the Michigan department has the policy of not admitting a foreign insurer until

given proof that it has operated successfully in its home state for a reasonable minimum period of time.

Mr. Forbes uttered a warning against patronizing non-admitted insurers.

The assured cannot use the Michigan court in event of a disputed claim and the federal courts can't be used unless the claim exceeds \$3,000 and then only in the event the assured can get service. He said the public should beware of attractive letters and advertising literature of such companies.

He spoke with satisfaction of the fact that the Michigan legislature some years ago enacted the model law prohibiting a domestic company from soliciting insurance in any state in which it is not admitted. Regrettably a few states still permit their companies to operate in non-admitted fashion by mail.

The department personnel now numbers 58 of whom 18 are full time examiners.

Mr. Forbes reviewed the receivership cases that he has handled and remarked that the failures of these companies offer the best proof that there is no substitute for proper management. No matter how strict the insurance laws may be, there will always be failures without proper management. He emphasized that there were only six company failures in Michigan over the years that included the depression period.

Speaking of the advantages of state regulation over federal, Mr. Forbes declared that the type of government closest to the people is usually the most efficient and desirable. Policyholders that have a good complaint can get prompter action from Lansing than from Washington. Every state desires to continue to regulate insurance and the industry has gone on record as preferring state regulation.

Message of Hildebrand

W. O. Hildebrand, manager of the Michigan Assn. of Insurance Agents in his address, declared that a sensitive public today, resulting from a general tendency in business to lower standards of service, will react spontaneously in great favor to the insurance agent who provides a personally interested service.

Inferior products are on the market today. They are being sold at high prices and with no guarantees. Most service that is rendered today is sub-standard. When service is given often it is done reluctantly or resentfully.

"The market for insurance may be in the 'sellers' class along with many other commodities but I doubt it," he asserted. "It is easier sold—life insurance sales indicate this fact."

"We know that it is much more difficult to render the type of service that we would like to provide. Many are the causes for this situation. However, if the insurance agents of Michigan ever had a golden opportunity to make everlasting friends, it is now. Sympathetic attention to our peoples' whims and sensitive nerves, special and careful attention to their desires and their problems, will do more for us, will create more good will than all of the company advertising of financial statements could do for months."

Companies Are Awakening

"That statement should not be taken too seriously as direct criticism. The companies are finally awakening to the public consciousness as we agents have known it because of our close connection with the public. Call it public relations if you wish. I'd like to use a different term, one that has more meaning, such as down to earth, plain good will."

"I am inclined to believe that the companies do respond for the agents much more readily than has been seen in the last several years. When the agents clean their own houses of part-time and ignorant producers, when the agents provide educational facilities and when the agents produce profitable business, the companies respond in much good will assistance. Some years ago I stated from a platform in this great U. P. that the companies would, if permitted by us, degenerate this busi-

ness to a debit collector status. Since that time the attitude has changed a great deal. Many of the executives with little or no public consciousness have been replaced by former agents, by bread and butter producers. Many changes have been made for us by the government, by the war and by economic conditions. Likewise, with this trend, the agent has proven that he is indispensable.

"So, our picture does look brighter. But with this picture of encouragement is also increased responsibility to do a better job. Through education, here is where your association is helping build a solid foundation for agency security. Your association furnishes certain tools for your use.

Standards Elevated

"If you do not support your organization, or even use the tools, you have benefited of course. We have elevated your standards."

"But, much must be done by every agent in the state. For instance, I do not believe that our companies are going to preserve or destroy the agency system for us. They are talking about public relations, about free enterprise but are actually doing some things to destroy it. I do not believe that any political party is going to destroy or preserve free enterprise. The people, particularly the American business leaders, are going to preserve it or destroy it by our own conduct. A company board of directors cannot stop after a solemn conference about the well being of the stockholders. Instead, 99% of their conferences should be away from the golf course and the bar and in solemn discussion of the people who buy their policies from their local agents who are the direct representatives of the public and who must interpret its needs for the companies.

"A golden opportunity is here for service and sales but we must take our coats off and get going. Know our business first and know it well. Weed out the unskilled licensee and provide our sensitive public with something that will be contagious—possibly the auto mechanic and the union czar will begin to smile also with better service."

Johnston Amer. Aviation Inland Marine Chief

American Aviation has appointed Edward J. Johnston superintendent of its inland marine, transportation and all-risks department. He will be located at the home office in Reading, Pa.

Mr. Johnston, who has had more than 30 years experience in the marine field, started with Mather & Co., long-established eastern marine office. In 1942 he went with Potomac as assistant inland marine superintendent, later taking over as superintendent of inland marine for Pacific National Fire in Philadelphia.

American Aviation's western department at Chicago continues under supervision of Henry C. Stoll.

100 Florida Auto Dealers Seek License Through Course

GAINESVILLE, FLA.—More than 100 automobile dealers are completing a special course in automobile insurance which is being offered by the general extension division of the University of Florida. The courses were instituted following a decision of the Florida supreme court in 1944 that automobile dealers could be licensed as insurance agents provided they could meet the requirements. It is the first such course offered by any recognized educational institution in this part of the country.

A written examination is given upon completion of the course. The examination is given before a county judge or local school principal cooperating with the university's extension division. Upon passing the examination, the student qualifies to apply for a limited automobile insurance agent's license. The applicant also is required to pass an examination given by the Florida department.



Dishonesty Insurance

In these times of increased living costs, the temptation to misappropriate funds is greater than usual. For this reason firms should make greater use of Fidelity Bonds or Dishonesty Insurance. The Trinity Universal Agent is equipped to provide such protection.

AUTOMOBILE • GENERAL LIABILITY • BURGLARY
PLATE GLASS • COMPENSATION • FIDELITY
and SURETY BONDS • FIRE • INLAND MARINE

TRINITY UNIVERSAL INSURANCE CO.

HOME OFFICE, DALLAS, TEXAS • EDWARD T. HARRISON, President

AMERICAN RE-INSURANCE CO.

Robert C. Ream, President

99 John Street, New York 7, N. Y.

DECEMBER 31st, 1945

CAPITAL	\$4,000,000.00
Surplus	8,598,916.48
Voluntary Contingency Reserve	750,000.00
Surplus to Policyholders	\$13,348,916.48
Reserve for Losses	6,537,844.62
All Other Liabilities	4,606,956.09
TOTAL ADMITTED ASSETS	\$24,493,717.19

NOTE: Securities carried at \$550,000.00 in the above statement are deposited as required by law.

CASUALTY . FIDELITY . SURETY
Re-Insurance

Tells How to Get Greater Premium Exposure on P.P.F.

Aids for getting sufficient exposure in premium on the personal property floater were given by Mark V. Campbell, manager of the marine department of Automobile at Chicago, at the annual meeting of the Minnesota Assn. of Insurance Agents at Hibbing. The personal property floater loss ratio is of concern to company men and agents, as experience has been growing steadily worse over the past three or four years, he said.

Mr. Campbell pointed out that the premium volume of over \$15 million this year will not be sufficient to keep pace with rising losses. To emphasize this he pointed out that the average claim in 1941 on P.P.F. was \$48.30; in 1943, \$51.47; in 1945, \$62.41, and this year is running at \$76.98. This average excludes claims over \$1,000 to avoid distortion.

It is a simple observation, he pointed out, that in paying losses on the basis of higher 1946 values, companies must get 1946 premiums.

The answer is in obtaining insurance coverage. Many policies were inadequate even before inflation, he said, and this further increases the need for full protection today.

Agents have an obligation to keep their insured covered to at least 80% of declared value, but Mr. Campbell recommended that during these times of changing prices, the policy be sold on a basis of 100% of estimate. He recommended use of a complete estimate of value sheet covering items not included on the proposal form except as other property. Under this last can be included furniture, bedding, desk sets, mirrors, clocks, lamps, sewing machines, kitchen equipment, vacuum cleaners, washing machines, stoves, electric irons, etc. Then under miscellaneous property, wines, liquors, trunks and traveling bags, sporting and hobby equipment, hardware and tools, garden and lawn equipment, porch furniture, etc., may be thrown in at estimated value.

These come to a fairly high figure, he emphasized, noting that the average on linens per bed is \$175 and for the dining room \$150. A man's clothing runs about \$500 and \$1,000 for a woman; each child has about \$200. Many of these may be increased consistent with financial position, with which the agent is generally acquainted. "Sell a man the amount of insurance you know he should have

rather than what you think he should have," he said.

There is a trend toward deductibles which should be encouraged, he declared. Citing Minnesota figures, he pointed out that a \$5,000 policy with a \$25 deductible may be increased 56% through the premium savings, and this is increased on more sizable schedules.

Some misconception seems to exist with respect to the purpose and scope of the coverage to the effect that policyholders believe they are getting all coverage which may be obtained under specific policies. This isn't true, and that should be made clear to the insured, he said. The basic form provides all the coverage an insured reasonably requires at the rates charged, and provision is made for scheduling of many additional items, so the combination of blanket and schedule coverage should take care of nearly all needs, he explained, but the policy takes considerable explanation.

Jewelry and furs offer a good opportunity for specific scheduling in adequate amounts. Both have increased in value and carry a 20% luxury tax replacing lost items.

There are many additional coverages which have been brought in over the years and agents seem to have skipped when selling the policy, Mr. Campbell declared. Such items as additional coverage on boats, additional coverage on unscheduled jewelry, watches and furs, additional coverage on money and additional coverage on securities should be stressed by agents. Not many prospects require these coverages, but they should be given a chance to get them, he said. Many losses occur with no recovery on these lines.

Give Program Features for Ill. Agents Meeting

The business interruption panel scheduled for Tuesday morning, Sept. 17, during the convention of the Illinois Assn. of Insurance Agents at Peoria will have as moderator Walter M. Sheldon, vice-president of W. A. Alexander & Co., Chicago. He is chairman of the metropolitan agents committee of the National Assn. of Insurance Agents.

H. R. Thiemeyer, North America, will represent the companies on the panel; J. C. O'Connor, editor of the Fire, Casualty & Surety Bulletins, will represent the public; and G. A. Danforth, chief fire underwriter of Moore, Case, Lyman & Hubbard, Chicago, will represent the agents.

Mrs. H. Robert Woodward, wife of the president of the Peoria Assn. of Insurance Agents, is chairman of the ladies committee and Mrs. Lyle H. Gift, Mrs. F. H. Hawk, and Mrs. C. B. Adams are assisting in arranging for the entertainment of the ladies. There will be a luncheon at the Jefferson hotel Sept. 16. Mrs. Wm. A. Wittick will give a book review on "Anything Can Happen." Mrs. Wittick's husband is a local agent who has been connected with the insurance business more than 60 years.

Leonard J. Fletcher, the luncheon speaker Sept. 16, is director of training of Caterpillar Tractor Co. He is a past president of American Society of Agricultural Engineers and is a director of the Illinois State Chamber of Commerce.

F. & C. Issues Pocket Manual

Fidelity & Casualty has made available to producers a 1946 streamlined pocket sales and rate manual to assist with sale of the broad form money and securities policy.

The manual is divided into three sections, samples sales letters, policy coverage and actual losses, rules and rates.

F.U.A.P. Is Expanding Its Educational Program

SAN FRANCISCO—An expanded educational program on a permanent basis is being launched by the Fire Underwriters Association of the Pacific starting Sept. 11. In addition to the usual courses prepared by the Insurance Institute of America, the F.U.A.P. has set up a schedule of lectures and classes on insurance accounting, public speaking and correspondence as regular units of its curriculum.

There also is a revision of the type of lectures for ocean marine, which is designed to assist others who have to handle marine insurance, such as exporters, importers, bankers and employees of shipping companies as well as insurance company employees, agents and brokers.

All classes will be open to all employees of capital stock insurance companies, regardless of affiliations or non-affiliations, and there are no scholastic requirements for admission.

In the ocean marine course, Donald Tormey of Marsh & McLennan, who will be the instructor, explained, the first group of lectures will deal with fundamental concepts and historical development, relationship between carrier and shipper, and will introduce problems to be solved by marine insurance. The second and third groups will take up the

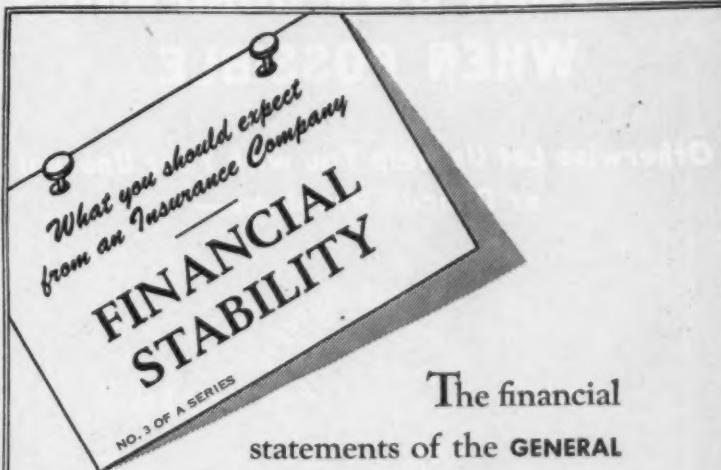
carrier's interests and shippers interests, factors underwriters must consider. The fourth group will deal with losses, claims under various clauses of the hull and cargo policies and their proper adjustment.

Atlantic Mutual Insurer of Ill Fated Verano

Atlantic Mutual is the insurer of Verano, the 92 foot Diesel power yacht, that sank the other day, seven miles north of South Haven, Mich., within only one-half mile of shore. Maynard Dowell, president of Aero Dusters, Inc., Chicago, owner of Verano, said it was insured for \$45,000. He was not on board.

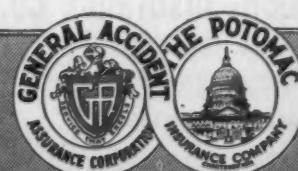
The boat was being taken from Chicago to Jesick's boat yard at Macatawa Bay near Holland, Mich., for commissioning in preparation for a trip to Florida this fall. There were three members of the crew and the bodies of two of them have been found. There was considerable sea and wind, but it is regarded as amazing that the men were not able to save themselves, since they were so close to shore, the water was not cold and there was a northwest wind which should have brought them to the beach in short order.

The boat did have a leak, but according to Dowell this was regarded as a minor matter.



The financial statements of the **GENERAL ACCIDENT** and the **POTOMAC** testify to wise management and successful underwriting operations. The extreme liquidity of both companies is evidenced by the fact that cash on hand plus bonds and stocks greatly exceed all reserves in each instance. No policyholder could ask for greater stability or security.

Ask the agents who represent these companies



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Fire, Casualty and Surety Reinsurance

* Excess Covers *

EXCESS UNDERWRITERS INC.

90 John Street, N. Y.
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Chicago Office
INSURANCE EXCHANGE BUILDING

CHANGES IN CASUALTY FIELD

American Mutual Alliance Names Stennett and Hetzler

American Mutual Alliance has made two appointments in the casualty division.

Joseph C. Stennett has been named director of casualty engineering activities, with headquarters at Chicago. Theodore Hetzler, Jr., has been assigned to New York. He will serve as secretary of the casualty claims executive committee, succeeding John S. Hamilton, Jr., who has been transferred to Chicago.

Mr. Stennett has been with the National Safety Council as assistant director of the industrial division. He has more than 20 years experience in industrial safety work since his graduation from the school of engineering of Pennsylvania State College. For six years he was chief of the accident prevention division of the Pennsylvania department of labor and industry. He has represented the International Assn. of Industrial Accident Boards & Commissions and the safety council upon various safety code

committees of the American Standards Assn. He is a former national secretary of the American Society of Safety Engineers.

Mr. Hetzler was in general law practice in New York city prior to his enlistment in the army in 1942. He is a graduate of Yale University, and received his law degree from the University of Virginia.

Weaver to Retire; Smith New Baltimore Manager

Hartford Accident announces that Alva P. Weaver will retire Jan. 1 as Baltimore manager. He will be succeeded by William J. Smith, now assistant manager. Mr. Smith will assume many of Mr. Weaver's managerial duties during the remainder of the year.

Mr. Weaver is a 50-year insurance veteran. He started in the local agency business in his home town of Wilson, N. C. He joined Hartford Accident in 1916, as manager for Maryland and the District of Columbia, after having had wide experience in the agency de-

partments of American Bonding and Equitable Surety of St. Louis which later became New England Equitable.

Mr. Weaver's first company connection was with United Surety as superintendent of its Baltimore office, specializing in contract bonds and other surety business and developing an agency plant from Maine to Florida.

Mr. Smith became associated with Hartford in 1924. Prior to his appointment as assistant manager he was in charge of the casualty department at Baltimore. He was born at Baltimore in 1896. His first business experience was with U. S. F. & G. He is a veteran of the first war.

Benedict to Seattle Field

James S. Benedict has been appointed to the Seattle field for Hartford Accident, serving with E. H. Alexander, special agent. He is the son of John Benedict, Centralia agent. He has two brothers who are also with the Hartford group, John Benedict III, fire special agent at Portland, and Lloyd H. Benedict, Pacific department, San Francisco.

Leaders in the field use the *Policy Analysis Service*. Write the *Accident and Health Bulletins*, 420 E. 4th St., Cincinnati 2, O.

ACCIDENT

Seek Greater Publicity for "Wisconsin Plan"

J. P. Hacker, Jr., to Chicago for Standard Accident

J. P. Hacker, Jr. has been transferred by Standard Accident to Chicago where he is engaged in surety bond underwriting. He started with that company in 1940 in the casualty underwriting department and the next year went into service in the army air corps. He has been out of the army about a year and has been located at the head office. He is now getting his first taste of surety bond work. He attended Duke University and during the summers, commencing about 1935, worked for Standard Accident. His father is vice-president of Standard.

Travelers Names 12 Field Men, Four Transfers

Several appointments and transfers have been made by Travelers.

Twelve new field assistants were appointed: John D. Quill, Milwaukee; Robert W. Spurck, Dallas; John T. Camp, Newark; John R. Coakley, Toledo; Gordon L. Ditz, Kansas City; Richard T. Johnson, Des Moines; George L. Lilley, Chicago; Clark W. Shattuck, Boston; John E. Smith, Jacksonville; Robert E. Stinson, Houston; H. Howland Stuart, Manchester, N. H.; and Robert W. Wilson, Charlotte.

George M. Frame, field assistant at Boston, has been moved to Portland, Me.

Edward F. Allen, former field assistant at Radburn, N. J., has been appointed agency assistant at the home office.

Edwin N. Laking, assistant manager at Boston, has moved his headquarters to Marblehead, Mass., and Donald A. Hemenway, assistant manager at Burlington, Vt., has transferred to Manchester, N. H. He was formerly New Hampshire commissioner.

Swisher Retires from Claim Post of Continental Casualty

W. C. Swisher, superintendent of liability claims of Continental Casualty, has retired.

Mr. Swisher has been in active claim work 47 years, and he has covered nearly every field of liability claims, having served as claim agent of Chicago, Rock Island & Pacific Railway, Atchison, Topeka & Santa Fe, Denver Tramway Co., and Kansas City Public Service Co.

He entered the insurance field in 1927, going to Chicago as claim examiner for Continental Casualty and was made active head of the liability claim department in 1942.

D. C. Anderson, who has been assistant superintendent of liability claims, will succeed him.

Names Puerto Rican Agent

New York Casualty has appointed Pastor Mandry as an agent at Ponce, Puerto Rico. Victor R. Fingerhut, associated with the newly-appointed agent and Mrs. Fingerhut are scheduled to attend the American Surety's agents' school, which commences Sept. 16. Mr. Fingerhut formerly worked with the FBI for five years.

New directors are Don Compton, Federal Casualty; Harold E. Kasche, Aetna Life; Hiram O. Hegna, National Guardian, and Arthur J. Laun, Time. Directors reelected were Alois A. Eisbach, North American Life; Ervin L. Jung, Old Line Life, and Clifford C. Raisbeck, Great Northern Life.

The election was held following the

USE YOUR OWN COMPANIES WHEN POSSIBLE

Otherwise Let Us Help You with Your Unusual
or Difficult Problems—



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1946

Lloyd's London

R. B. Jones & Sons Inc.

C. REID CLOON, Manager

175 W. JACKSON BLVD.

CHICAGO 4, ILL.

1886—OVER A HALF CENTURY OF SERVICE—1946

The North American Accident Insurance Co.

209 So. LaSalle St., Chicago, Illinois

Oldest and Largest Company in America Writing Accident and Health Insurance Exclusively

District Managers and Representatives WANTED

Geo. F. Manczmann, President

A GOOD YEAR TO CONNECT WITH A GOOD COMPANY

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unner concluding the annual golf tournament and field day of the association. William A. Kempf, Old Line Life, was general chairman. Seventy-five members and guests attended.

President's Plaque

R. B. Smith, Great Northern Life, Oklahoma City, new national president, presented the president's plaque to Mr. Pergo in recognition of outstanding accomplishments in local association activities, as awarded to the Milwaukee group at the Denver convention. Mr. Smith made Milwaukee his first stop in a tour of local associations which he plans to visit during his term of office. He spoke briefly on the expanded program of activity of the National association, in which E. H. Mueller of Milwaukee has played such an important role as managing director and temporary executive secretary until the recent appointment of O. J. Breidenbach, Indianapolis.

Publicity Is Big Aid

Mr. Smith also commented on the great opportunity for agents in the health and accident field, especially with the public being made more conscious of this protection through consistent publicity in the daily press. He pointed out that accident and health premiums are less than the amount of money the public spends on many classes of items, merchandise and services, and that the agents should make a determined effort to get more consumer dollars by selling more protection, which is not in danger of reaching a saturation point as yet. In accepting the plaque for the Milwaukee association, Mr. Pergo expressed the appreciation of the local group. "Count" Mueller was given recognition. Annual reports of officers and committee chairman will be made at the regular September luncheon meeting when the new officers will be installed.

Independent L&A. Takes Over Peninsular's A&H. Line

JACKSONVILLE, FLA.—Peninsular Life has withdrawn from the weekly accident and health field and will devote its entire activities to the ordinary and industrial life fields hereafter. The Peninsular accident and health business has been taken over by Independent Life & Accident, whose agents are servicing that business in addition to their own.

Peninsular weekly A. & H. premiums were \$371,081 in 1945. Independent has been active in both the industrial life and industrial accident and health fields and wrote \$1,708,177 accident and health premiums last year, making it one of the leading companies in this field.

WANT ADS

Experienced casualty adjusters or trainees. Opportunity for advancement to Branch Manager or Home Office examiner in progressive Midwest Company. Our employees know of this advertisement. Reply giving complete information and qualifications to H-47, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WANTED
EXPERIENCED AUTOMOBILE
INSURANCE UNDERWRITER
For Chicago home office. Preferred age—25 to 30. Education—2 or more years of college. Excellent opportunity. Address H-48, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WANTED
2—Casuity Fieldmen
A multiple line mutual casualty company has openings in central Illinois and eastern Kansas for experienced casualty agents. Well established agency plant and large volume in force. Salary and expense with opportunity for advancement. Our employees know of this advertisement. Address Box H-51, The National Underwriter Company, 175 W. Jackson Blvd., Chicago 4, Illinois.

Conference 1947 Meeting at Omaha May 27-29

The 1947 annual convention of the Health and Accident Underwriters Conference will be held at the Paxton Hotel, Omaha, May 26-29, Managing Director Gordon announced following a meeting with conference representatives in Omaha and Lincoln.

S. C. Carroll, Mutual Benefit Health & Accident, will be general convention chairman and will be assisted by representatives of World, Central States Health & Accident, Physicians Casualty, Travelers Health and United Benefit Life of Omaha; Midwest Life, Woodmen Accident and Woodmen Central of Lincoln.

The same general program will be followed at the Omaha meeting as for recent conventions with a golf tournament and dinner, May 26, followed by business sessions May 27-29.

Inter-Ocean Honors Alpaugh

Inter-Ocean Casualty is devoting its sales efforts in September to a special birthday month drive in honor of President W. G. Alpaugh. Sept. 6, Mr. Alpaugh's birthday, is given extra significance.

The company's Loyalty Month, which has heretofore been observed in November, has been moved up to February, and the annual campaign in honor of J. W. Scherr, board chairman, will be held in May, his birthday month, as usual.

Resigns National Masonic Post

Paul H. Schultz has resigned as director of agents of National Masonic Provident. He had held the position nearly 12 years. Mr. Schultz is a graduate of the business school of the University of Pennsylvania and is especially well known in health and accident circles.

Northwestern Writing A. & H.

Northwestern of Seattle has been authorized to write accident and health and has established an accident and health department for Washington and Oregon. C. F. Burritt, who has been general agent at Seattle of Northwestern Life, an affiliate of the Northwestern, is manager.

The company already was licensed for all lines of automobile and general casualty coverages.

W. Max Orr Is Ill. Supervisor

W. Max Orr has been appointed Illinois state manager for Woodmen Accident. He succeeds C. D. Larimore, who is continuing with Woodmen in another capacity. Mr. Orr's headquarters are at Bloomington and he has direction of the entire state except for Chicago, which is under the supervision of Builders Underwriters Agency. Mr. Orr joined Woodmen Accident in 1939 after a number of years of life insurance experience. Lately he has been joint superintendent of agents.

Mr. Larimore has been with Woodmen since 1914 and has been Illinois supervisor since 1924.

Map D. C. Medical Care Plan

WASHINGTON — A meeting of Washington physicians has been called for Sept. 18 to organize machinery for a prepayment system of surgical and obstetrical care. Doctors who have signed support of the plan will attend and elect officers and adopt the organization plan. Dr. Frank D. Ostenbader, chairman of the District of Columbia's medical care committee, will preside.

United of Chicago has applied to the California insurance department for license to write life and disability in California.

Thompson, Kincade, Hill & Powers have moved their local agency at St. Louis from 2651 Olive street to 1706 Olive.

PERSONALS

L. R. Swezey, vice-president in charge of Pacific Coast operations of Eagle Globe and Royal Indemnity, who suffered a fractured leg about two weeks ago and who was expected to be laid up for several weeks at home, is back at his desk, hobbling by a heavy cast. Mr. Swezey said that when he expressed anxiety to get to work his doctor suggested that he do so and exercise the injured limb instead of carrying on in the old-fashioned way of remaining trussed up in bed.

Major O'Dwyer of New York City was in 1924 employed in the claim department of the former Independence Indemnity in New York City. He was at that time completing his law school studies.

Loring M. Barker, senior statistician for Fireman's Fund Indemnity at the head office in San Francisco, has completed his examination for associate in the Casualty Actuarial Society. He joined Fireman's shortly after graduating in 1940 from the University of California, where he majored in actuarial science.

Carl Kuhn, resident vice-president of Fidelity & Deposit at Cleveland, accompanied by Mrs. Kuhn, is visiting southern California.

Bring Out New Form in Valuable Papers Policy

American Surety and New York Casualty have inaugurated a new service in the form of the valuable papers policy. This policy covers all loss, destruction of, or damage to, valuable papers, including (but not limited to) books, records, maps, drawings, abstracts, deeds, etc., and similar written, printed or otherwise inscribed papers and documents used by insureds in their business.

Jordan with Mutual Rating Bureau

William E. Jordan, released recently with the rank of lieutenant-commander after four years in naval intelligence, has joined the Mutual Casualty Insurance Rating Bureau, New York, in legal work on casualty forms and coverage.

Mr. Jordan is a graduate of the University of Michigan and Harvard law school. From 1938 to 1940 he was on the legal staff of the liquidation bureau of the New York banking department. He was with the New York law firm of Chadbourne, Hunt, Jaekel & Brown from 1940 until he entered the navy.

J. H. Bender, recently released from the army with the rank of captain after more than four years in the signal corps, has rejoined the Maryland Casualty bonding department in Los Angeles.

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INSURANCE NEWS BY SECTIONS

IN THE SOUTHERN STATES

Ala. Agents 50th Year Program

BIRMINGHAM — Program details for the 50th anniversary convention of the Alabama Assn. of Insurance Agents here Sept. 11-13 have been announced. More than 300 insurance people and special guests are expected to attend. John O'C. Jackson of Mobile, president, will preside.

Vice-President Jesse C. Hearn, Roanoke, is slated to be elected president. Committee chairmen who will report are: Educational, L. J. Thomas, Sr., Dothan; membership, W. H. Murphree, Troy; rates, rules and forms, J. C. Hearn, Roanoke; rural agents affairs, Neal Morgan, Heflin; legislative, E. C. McCary, Anniston; grievances and complaints, Charles Morris, Tuscaloosa.

Closed Session Sept. 12

There will be a closed business session for members only the morning of Sept. 12 at the Tutwiler hotel, and two open sessions, the afternoon of Sept. 12 and morning of Sept. 13.

Speakers at these latter two sessions will include C. S. Whitner, Atlanta, president Southeastern Underwriters Association; R. E. Farrer, N.A.I.A. director of education; W. C. Green, president Birmingham city commission; O. H. West, manager Washington office of N.A.I.A.; H. A. Smith, chief of vocational and rehabilitation division veterans administration, Montgomery; J. F. Ingram, assistant supervisor trades and industrial service, department of education of Alabama, Montgomery; H. H. Howell, president Alabama Fieldmen's Association; Richard Moncure, Life of Virginia, Charlotte.

Plan Elaborate Banquet

The evening of Sept. 11 there will be a past presidents' dinner, which will be attended by a large number of Alabama agents and their friends. That afternoon there will be a series of committee meetings, including the executive committee and board.

An elaborate banquet and entertainment the evening of Sept. 12 will celebrate the completion of 50 years. The association has not missed a meeting since it was established in May, 1896.

The Alabama association now has members in 90 towns in the state, including 273 agencies with licensed agency personnel exceeding 650. The members write more than 85% of all fire premiums in Alabama for capital stock fire companies.

Oklahoma Membership Hits New High Mark

OKLAHOMA CITY—Through the medium of members making individual membership drives in towns they pass through on their way to regional conferences, the roster of the Oklahoma Association of Insurance Agents is increasing by leaps and bounds. At the meeting of the executive committee in connection with a regional conference at Lawton, membership was increased by 36, bringing the total to 614, a top figure in the history of the organization.

Donald Dickey, new Oklahoma commissioner, spoke informally at the executive committee meeting as a sort of get acquainted medium.

The conference, held in the afternoon, rated an attendance of 40 agents including those from Lawton and surrounding towns. Key speakers were Joe Fred Gibson, assistant insurance commissioner, who explained public law 15;

C. O. Hunt, secretary of the state insurance board, who discussed "Safety Education," and Guy Smith, claim manager of Maryland Casualty, who spoke on "Casualty Adjustments."

The evening previous, members of the executive committee and their guests were entertained at a cocktail party at the home of Reese Russell, president of the association, driving into the mountains to the Wayside Inn for dinner.

Memphis Loss Exaggerated

THE NATIONAL UNDERWRITER received several messages from Memphis regarding the loss estimate of \$550,000 to the Memphis Window Fan Co., as contained in the list originally printed in the New York "Journal of Commerce" and reproduced in THE NATIONAL UNDERWRITER, Aug. 22.

It is stated that this loss was originally reported to the companies at \$27,500 on contents and \$15,000 on buildings, and the loss was adjusted out at about \$25,900 on contents and \$12,000 on buildings.

Exchange Honors N. O. Women

The New Orleans Insurance Exchange honored the officers and the two past presidents of the Insurance Women of New Orleans at a dinner.

C. A. Tricou, president of the exchange, welcomed the guests and James Kraus, public relations chairman of the exchange, introduced each of the officers of the Insurance Women. He presented Mrs. Gayle Schneidau, first president; Miss Dorothy Brown, second president, and Miss Louise Eckert, recently installed president, with gavels on behalf of the exchange.

Texas Women Plan Houston Rally

The Federation of Insurance Women of Texas will hold a convention at Houston, Oct. 11-12 with the Houston club as hostess. General chairman of the convention committee is Mrs. Ethel Bennett, and co-chairman is Mrs. Edith Openshaw.

Another Dallas Fire School

Executives and employees of motor freight companies of Dallas will attend classes in fire prevention starting Sept. 11, meeting for two hours each on three days. T. L. Yargan, chairman Dallas Fire Prevention Council, announced. The project is in cooperation with the fire department. More than 100 hotel employees have finished a course. The classes are conducted by Chief Simmons, who has been teaching fire prevention work and training firemen for 20 years. He serves as instructor annually in the state fire school of Texas A. & M. College.

Reelect St. Petersburg Officers

John B. Green has been reelected president of the St. Petersburg (Fla.) Insurance Exchange; Francis Clark, vice-president; Mrs. Margaret Seekins, secretary.

La. Tax Suit Is Dismissed

BATON ROUGE—The last of three suits contesting validity of Louisiana insurance tax laws, which had held some \$150,000 of tax money in escrow, has been dismissed. Commissioner Martin announced he has been informed the suit has been thrown out in the 19th district court. The suits contended insurance was interstate commerce and subject only to federal regulation. Martin said dismissal of the litigation makes it possible, at least for the present, for

the state to continue collecting insurance tax revenue, which has given Louisiana state university \$1 million a year and the state general fund \$650,000.

Va. Drops Iron Safe Clause

The iron safe clause after decades of use has been declared not necessary to use in the newly revised Virginia handbook distributed by the Virginia Rating Bureau.

Late in rescinding the clause, Virginia is following in the wake of a number of other states which already had done so.

Can Recover for Fright

The Texas supreme court has held that a physical personal injury may be produced through fright and that if the connection between the injury and the person causing it can be proved, recovery should be permitted. The case, Houston Electric Co. vs. Dorsett, involved a woman whom a bus narrowly missed striking, causing her such nervousness, headaches, lapses of memory and brain deterioration that she was unable to work for a year. The Texas supreme court held that the state's court of civil appeals was correct in remanding the action so that the facts might be submitted to a jury. The case is reported in 25 CCH Automobile Cases 282.

NEWS BRIEFS

Comdr. James P. Crowder, reserve officer, has completed his assignment as liaison officer between the army and navy and has rejoined the Dallas agency of Chas. L. Dexter & Co.

George A. Smith, associated with the Bennett & Edwards agency at Kingsport, Tenn., recently was married to Miss Launna Jane Shells of Fond du Lac, Wis. Mr. Smith recently was discharged as a lieutenant in the 8th air force in the European theater.

I. Clarence Levy, former postmaster of Augusta, Ga., has entered the local agency field there.

COAST

Lawsuit Over Expirations Settled Out of Court

The lawsuit involving ownership of disputed expirations of Clyde Prall, Spokane district agent Farmers Automobile and affiliates, has been settled out of court through sale of the expirations by Prall to Harold Rombers, new Spokane district agent for the company. Prall said sale price exceeded \$10,000. Farmers contended its district agents do not own their expirations in the same sense as agents doing business with companies operating under the agency system plan; that the agent merely has the right to nominate his successor and sell the business to him if the company approves.

Companies Seized Records

The dispute dates from last March, when the Farmers demanded Prall's records. He refused. The companies filed a replevin action and seized the records, simultaneously enjoining Prall from soliciting renewals. Prall posted bond, regaining the records. In May Prall secured a new court order permitting him to use the expirations file but prohibiting him from representing himself as the companies' agent. Prall subsequently was authorized to represent other companies and was continuing as a local agent. Modification of original court order was a victory for Prall, since he had full access to the records and could use them in soliciting business for other companies until the suit was tried.

The settlement recently effected also permits Prall to continue in the insurance business in Spokane.

Bean Is Named Manager of Los Angeles Association

LOS ANGELES—Lionel G. Bean has been named manager of the Insurance Association of Los Angeles, succeeding W. P. Herbert, resigned.

Mr. Bean is a native of Los Angeles and was graduated from the law school of University of Southern California in 1937. For a time he was with Connecticut General Life in field work, and also was engaged in mortgage underwriting and was with the R. H. Jenkins general agency as special agent.

When Anchor Casualty opened its offices here he became its special agent. From 1943 to 1945 he was in the navy in the Pacific area and was discharged as a lieutenant commander. On returning to civil life he rejoined Anchor, resigning recently.

W. M. Murray at La Mesa

W. M. Murray has been appointed manager of the insurance department of La Mesa-Le Cajon Corp., at La Mesa, Cal. During the war Mr. Murray was in charge of the San Diego office of the C. R. Black Corp., and prior to that time was connected with the Illinois insurance department. For many years he was a prominent Chicago local agent.

Warner Retires After 30 Years

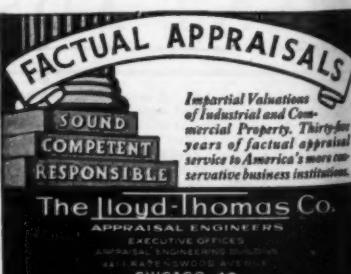
R. E. Warner, Northwestern Mutual Fire, who is retiring after 30 years, was honored at a special meeting of company executives at Seattle. He joined Northwestern when high bookkeeping desks were in vogue. He developed a reputation as an expert accountant, and held various responsible positions in that field.

Long Beach Course Starts

LONG BEACH, CAL.—The Long Beach Insurance Association will open its 100 hour insurance course for men and women Sept. 16, with classes Monday evenings for women, starting Sept. 16, for two hour periods, and Wednesday evenings, starting Sept. 18, for men, also for two hours. The course is that of the N.A.I.A., and is sponsored by the Long Beach association and the public schools. Patrick Carney, local agent, will direct the course, with the assistance of lecturers and discussion leaders secured from company personnel, local agents and brokers.

Greenwood to Thompson-Elwell

Ernest A. Greenwood has left the Washington Surveying & Rating Bureau



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join the engineering department of Smart G. Thompson-Elwell Co., Seattle general agency.

Gots Star for Washington

Star of the Royal-Liverpool group has appointed Phil Grossmayer Co. of Portland and as general agents for fire and allied lines in Washington. The Grossmayer office is expanding operations to Washington and expects to open an office in Seattle.

New Pacific Board Members

Founders Fire & Marine and Halifax have been admitted to membership in the Pacific Board.

Peterson to Founders F. & M.

Edgar C. Peterson has been appointed assistant manager of San Francisco branch office of Founders F. & M. of Los Angeles. W. T. Seawell, former secretary of the Interstate Underwriters board on the coast, is manager. Mr. Peterson has been with North British for 21 years.

NEWS BRIEFS

J. P. McLaughlin, proprietor of the Oregon General Agency, Portland, Ore., was married to Miss Ann McIrvin, who has been associated with the general agency for several years.

Charles F. Gross, Seattle, assistant manager northwest department of Continental, is father of a second daughter.

William J. Mallen of Union of Canada's Seattle office suffered serious injuries in an automobile accident near there. He was taken to Harborview hospital for treatment.

Insurance Women of Los Angeles has Oct. 7 as the opening date for the club's educational course for women in the insurance business and those intending to enter it. The first subject in the course will be aviation insurance. The course will continue throughout the fall, winter and spring on Monday evenings. There will be no tuition fee.

Charles H. Bauer, manager of the Colorado branch of Oregon Mutual Fire, Denver, has gone to the home office at McMinnville, Ore. He will address the Oregon Association of Mutual Insurance Agents convention Sept. 9 at Timberline Lodge, Mt. Hood.

MIDDLE WESTERN STATES

Program for Neb. Agents' Parley Given

The program has been completed for the annual meeting of the Nebraska Assn. of Insurance Agents at Hotel Cornhusker, Lincoln, Sept. 18-20. The executive committee will hold a session the evening of Sept. 18. The next morning the session will consist of reports of the various officers, committee appointments and an address by Carleton I. Fisher, president Rhode Island Assn. of Insurance Agents.

There will be a convention luncheon and that afternoon Edward C. Stone, U. S. manager of Employers Liability, will deliver an address. Then there will be a casualty forum. The group will get together at a stag smoker that evening. The next morning Roger Kenney, insurance editor U. S. "Investor" will give an address. That afternoon there will be a fire and marine forum, an address by Elmer Salzman, secretary Detroit Assn. of Insurance Agents, and then the election of officers. The banquet will be that evening.

Ferguson, Schofield Can't Appear at Michigan Meet

E. J. Schofield, chairman of the Acquisition Cost Conferences, who had been announced as one of the speakers at the annual meeting of the Michigan Assn. of Insurance Agents at Port Huron, Sept. 5-6, finds that he will be unable to appear on the program.

Senator Ferguson of Michigan, who was scheduled to address the Port Huron meeting, is out of the country with a senate committee, and is not expected to return until Sept. 8 or 9 and hence will not be able to keep that engagement.

Ohio Pre-Convention Sessions

The board of trustees of the Ohio Association of Insurance Agents will meet Sunday afternoon, Sept. 8, preliminary to the opening of the annual convention of the association in Columbus Monday. In the evening a dinner will be given for trustees and past presidents. The next morning the resolutions committee will hold a breakfast meeting and trustees and district officers will hold a luncheon at noon. On Tuesday morning local board secretaries and farm writing agents will hold separate breakfast meetings.

Map New Cincinnati Course

CINCINNATI—A course covering the second half of the N.A.I.A. educational program will be sponsored by the

Cincinnati Fire Underwriters Assn. beginning Oct. 1 and extending for 19 weeks. Lecturers will be E. A. Russell, Employers Liability; A. M. O'Connell, manager Eureka Security agency; George Salzman, T. E. Wood agency, and W. P. Fisher, bonding manager Standard Accident.

Prof. Ley Now Assistant Dean

J. W. Ley, associate professor and secretary of the college of commerce and business administration, Ohio State University, Columbus, has been named to the newly created post of assistant dean. He teaches insurance and has been in charge of the insurance congresses held at the university the last few years.

Georgia Denver Delegation

AUGUSTA—Isaac H. Chappell of Macon, president Georgia Association of Insurance Agents, will attend the convention of the National Association of Insurance Agents at Denver, as will these past presidents: Sidney O. Smith, Gainesville; James C. Dunlap, Atlanta; C. F. Powers, Savannah; Hamilton C. Arnall, Newman, and Scott Nixon, Augusta.

W. S. Crawford, insurance editor of the New York "Journal of Commerce," who had an operation for intestinal obstruction at a hospital in New York City, is now at his home. The operation called for the removal of the upper part of the intestines. He now expects to take a plane to Akron, O., where his daughter resides, and will remain there for some days.

Louis Luecke, chief clerk of the western supply division of Phoenix of Hartford, has retired after 50 years of service starting in Cincinnati in 1895. In 1913 Mr. Luecke was transferred to the Hartford office of the companies and has been there ever since. At a dinner in his honor Fred E. Brown of Newington, Conn., was toastmaster.

NEWS BRIEFS

William J. Heffernan, a past president of the Augusta (Ga.) Board of Fire & Casualty Underwriters, is the father of a son.

Dale Apt, insurance adviser for the Whitcomb & Keller real estate firm of South Bend for over 10 years, has formed an agency there, to handle general insurance and also represent Lincoln National Life.

Hardin County Mutual, New Providence, Ia., is celebrating its 75th anniversary.

The redbook of accident and health policy data—the Time Saver, \$4 from The National Underwriter.

CANADIAN

Joint Educational Program to Be Offered in Ontario

TORONTO—At the annual meeting of the Ontario Insurance Agents Association here Oct. 3-4, an exhaustive educational program for agents, under a joint operational plan by the association and the Insurance Institute of Toronto, will be presented.

The program will consist of lectures and study courses and will be a three-way cooperative effort. Ontario local associations will arrange for local lectures and supply hall facilities. The Insurance Institute of Toronto will provide the lecturers and subject matter for study. The Ontario association will act as coordinator to dovetail the effort so that the whole program will run smoothly and obtain the desired results.

H. D. Coo Now Associate Manager

Hartford Fire, Hartford Accident and Hartford Live Stock have appointed H. Douglas Coo as associate manager for Canada.

Mr. Coo in 1919 went with Canadian Underwriters Assn. at Montreal, and advanced to assistant chief rating officer. From 1929 to 1936 he supervised the improved risk and brokerage department at Montreal of Robert Hampson & Son, from which post he resigned in 1936 in order to rejoin the Canadian Underwriters Assn. at Toronto. He was in charge of fire branch until 1942 when he joined Hartford as an assistant to Manager B. W. Ballard.

Fetzer in Insurance Broadcast

SCHENECTADY, N. Y.—Prof. John C. Fetzer, who recently joined the business administration faculty of Union College here after teaching insurance at the University of Iowa, will take part in a broadcast Sunday, Sept. 8, on "The Future Role of Government as an Insuring Agency." The broadcast is part of the Empire State Round Table over WGY, sponsored by Union College, at 1:30 eastern daylight time.

The Cooper Insurance Agency at Silverton, Colo., has been sold to Nona E. Vota, following the retirement of Mr. Cooper after 50 years as a local agent.



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Agents to Vote on Change at Denver

(CONTINUED FROM PAGE 5)
representing at least 10 states, or on request of a majority of the state directors.

Another provision authorizes the exec-

utive committee to call regional or territorial conferences whenever they are deemed advisable.

It is impossible to forecast at present the probability of the amendment passing, but undoubtedly it will be debated thoroughly and perhaps attempts will be made to break it down and vote on various sections separately. An unusually large number of state associations

are holding their meetings before the Denver session this year, and other state groups are holding special executive committee or directors' meetings, so most state directors will probably arrive in Denver with instructions on how to vote.

If the provisions about the executive committee should pass, one important change would be the provision that a state national director cannot be a member of the executive committee. The amendment states that the officers and executive committee members shall be entitled to participate in discussions of the state directors but shall have no vote. Should any member of the board of directors be elected to the executive committee, in all probability his state association would accept his resignation and choose a substitute by the proper means. Under the system in force since 1942, two members of the executive committee have been state directors and they have continued to act in that dual capacity. Of the three present appointed members, J. F. Van Vechten of Akron is Ohio state national director, while J. C. Stott, Norwich, N. Y., and W. P. Welsh, Pasadena, do not hold this position.

Present Setup

Since the new constitution was adopted in 1942, the executive committeemen chosen by the directors from their membership have been decidedly key National association leaders. The first two chosen were Hunter Brown, Pensacola, Fla., now president, and Guy T. Warfield, Jr., Baltimore, vice-president, who will undoubtedly succeed Mr. Brown at Denver. These two men were reelected at Pittsburgh in 1943 without a flutter of opposition and Mr. Warfield was again reelected at Milwaukee in 1944, when Mr. Brown was advanced to the vice-presidency. At that time, W. Loring Ferguson of New Orleans was elected to the executive committee to succeed Mr. Brown. He was reelected last fall and has been regarded as very likely to go up as vice-president at Denver. When Mr. Warfield went into the vice-presidency last fall, R. A. Thompson, Minneapolis, was elected to the executive committee. Should the proposed amendment fail, the National association may easily establish tradition of advancing its elected executive committeemen into the presidency. In contrast, none of the executive committeemen appointed in 1942 are still on the committee.

Several proposals have been made in the past to make the executive committee entirely elective, but this will be the first time, at least in many years, that such a proposal has come to a vote.

May Require New Bond Each Year on Wis. Officials

Bonding companies have been subjected to criticism in news stories and in an editorial in the Milwaukee "Journal" for the practice of renewing the bonds on state employes each year rather than furnishing a new bond annually. The matter apparently was brought to the attention of the newspapers by the budget director and attorney general. It is pointed out that when a bond is renewed, the total liability of the surety is never more than the penal amount of the bond, whereas if a new bond was furnished each year, the liability would be the maximum for each and every year in which the embezzlement took place.

It is said that Governor Goodland will ask legislation in January to remedy this situation so as to require bonding on an annual basis. Also the governor wants legislation that would require the approval of bonds by a centralized agency, probably the attorney general. The "Journal" in its editorial characterizes the renewal practice as "carelessness on the part of the state and sharp business on the part of the bonding concerns."

Smashup with Telephone Pole Held Wind Loss

The Texas court of civil appeals Beaumont, held Firemen's liable under the windstorm feature of the automobile comprehensive policy for damage to a car which, according to the assured testimony, was blown across the highway against a telephone post. The car, according to the testimony, was being driven at about 40 miles per hour between Big Spring and Colorado City, Texas.

Firemen's contended that the loss was caused by collision with the telephone post and there was no collision insurance on the car. The court, however, concluded that the windstorm was the sole inducing and efficient cause of the collision, and the facts bring the loss within the terms of the policy. There is evidence that there was a windstorm of sufficient violence and velocity to change the course of the automobile, blow the occupants bodily therefrom and wreck it against an obstruction.

Firemen's advanced the theory that the automobile skidded across the highway and crashed into the post. However, the court said there was no support for such a theory in the evidence. The case was Firemen's vs. Weatherman.

Current Problems Up for Review at Pa. Meeting

Additional speakers and sessions for the Pennsylvania Assn. of Insurance Agents meeting this week at Harrisburg have been announced.

The convention opens Friday morning and there will be committee reports and a talk on on-the-job training by L. W. Gohn, veterans' employment representative of the U. S. Employment Service.

Ralph H. Alexander, deputy commissioner, and R. T. Wilson, chief of the division of agents and brokers of the Pennsylvania department, will discuss insurance laws and regulations.

In the afternoon, President Morton V. V. White will give his report and Vice-President Stanley Cowman and General Counsel George H. Hafer of the association will give a report on the Pennsylvania Industry Conference Committee as regards Public Law 15 and the 1947 state legislature.

Commissioner Neel, Roger Kenney, insurance editor of the United States Investor, and Guy T. Warfield, Jr., vice-president N. A. I. A., will address the banquet Friday night.

Masterson Leaves Fireman's Fund

LOS ANGELES—Robert E. Masterson, assistant to George W. McKay, manager of the casualty and automobile departments in the southern California department of the Fireman's Fund group, has resigned to go with the Los Angeles agency of Althouse-McAfee Co.

Mr. Masterson entered insurance in the middle west with Hardware Mutual, where he remained for seven years. He then attended the University of Southern California, graduating in 1937, and immediately joined the Fireman's Fund group.

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DAMAGED OR
DESTROYED?**



Last week I woke up to the fact that I was carrying only about 40% enough insurance on my house. I'm in the national average. The chances are you are, too.

We wouldn't think of roofing or painting only 40% of our house, yet the figures show that most of us go around with only one end of our houses insured. We may actually carry only enough insurance to protect the mortgage holder—nothing for ourselves.

IT'S WORSE TODAY
We always did carry too little insurance. And today we probably carry a heck of a lot too little, because replacement value of our homes has shot up (the national average of increase since 1939 is 45%), and we've let our insurance stand at pre-war levels.

Would you be in the doghouse if your house burned tonight?
by don herold

This is dilatory, darn-foolish and dangerous. If your house burned tonight, money to rebuild only about two-fifths of it?

YOUR HOUSE IS WORTH MORE
Don't kid yourself about this discrepancy. Ask a contractor to give you a rough idea as to what he'd charge you to rebuild.

You'll get an answer which will probably shock you into upping your insurance as soon as you can fly to the phone and call an AMERICA FORE agent.

It is utterly ridiculous to carry too little insurance, because, in my opinion, that is dirt cheap today. (The average cost has gone down 40% in 30 years.)

What I say about home insurance applies to furnishings, too.

BUSINESS PROPERTY, ALSO
Also to business property. Replacement values here, too, have skyrocketed in recent years but many owners are fast asleep with their same old pre-war insurance coverage. Ask your AMERICA FORE agent today to help you determine your real insurance needs—it's a technical problem which calls for expert help.

SEND FOR FREE BOOK
I've dug into this subject of today's new insurance needs and investigated new kinds of insurance available now; and I've written a little booklet about 'em which you can get by sending the coupon below. Among other things, this book helps you to make a simple inventory of your household possessions.

FREE BOOKLET	
AMERICA FORE INSURANCE GROUP	
80 Maiden Lane, Room 1719	
New York 8, New York	
Please send me a free copy of don herold's booklet,	
"YOUR INSURANCE QUIZ."	
Name	Zone _____
Street	State _____
Town	

**THE CONTINENTAL • NIAGARA • AMERICAN EAGLE
FIDELITY-PHENIX FIRE INSURANCE COMPANIES
FIDELITY AND CASUALTY COMPANY OF NEW YORK**
Bernard M. Colvin, Chairman
Frank A. Cuthbertson President

**America Fore
INSURANCE GROUP**

Appealing to every home-owner, America Fore advertising during August and September calls attention to the need for increased insurance to cover the increased cost of replacing property damaged or destroyed by fire or other hazards. Direct mail, posters and newspaper mats which tie-in with this advertising are available to America Fore agents.

The Dorothy Q House

QUINCY, MASSACHUSETTS lays claim to a great share of famous American homes, and amongst these are the many mansions that housed a long line of Quincy and Adams families. Probably the most interesting and colorful of all those occupied by the numerous Quincy groups is the one bearing the familiar name of "Dorothy Q."

About 1635, the ancestor of all the Dorothy Q's, Edmund Quincy together with William Coddington, was granted a large tract of land on which the latter immediately built a farmhouse. Upon Coddington's death, Edmund bought this house, and with his wealth and retinue of servants it became a house of great pretentiousness. Soon after her husband's death, Judith Quincy married Moses Paine and she and her family took possession.

In 1705, Edmund Quincy III, who had fallen heir to the estate, built a new house around the old farmhouse. Because of the Coddington portion, which makes it one of the oldest houses in New England, and because of its secret chambers and underground passages and its historic associations, it is one of America's least



John Hancock

known but most unique homes of Colonial times.

Of the four "Dorothy Q's" who were either born in the house or came there as brides, more romance is connected with Dorothy the second, and Dorothy the third than with either of the others. The former of these was ably described by Oliver Wendell Holmes in his fa-

mous poem entitled "Dorothy Q."

The third Dorothy married John Hancock who had fallen heir to a great fortune in 1764. Hancock, who was a bitter enemy of England, was elected president of the first Provincial Congress in 1774. His great wealth and political astuteness made him invaluable to the American cause and he was elected president of the Continental Congress where he served until 1779. He is often referred to as the signer of the Declaration of Independence whose conspicuous signa-

ture "could be read without spectacles."

His marriage to Dorothy was a very romantic affair. A few days before the wedding was scheduled to take place in the Quincy house, which had been completely refurnished for the occasion, the Revolution broke out and the future husband was forced to flee to Lexington, where he was later joined by Dorothy and Madam Quincy, his aunt. A lovers' quarrel broke out because Hancock would not permit Dorothy to return to Boston. In the midst of this quarrel, the trio was forced to flee again, and Dorothy went to Fairfield, Conn. There she met Aaron Burr who became such an ardent suitor that Madam Quincy became alarmed and sent word to her nephew. In spite of Hancock's protestations of undying love, Dorothy continued her flirtation with Burr. And it was not until a second and more alarming plea reached him from his aunt that Hancock hurried to Fairfield where he and Dorothy Q were finally married on August 28, 1775.

The Home, through its agents and brokers, is America's leading insurance protector of American Homes and the Homes of American Industry.



The living room, showing French wall paper imported especially for the wedding of Dorothy Q and John Hancock



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